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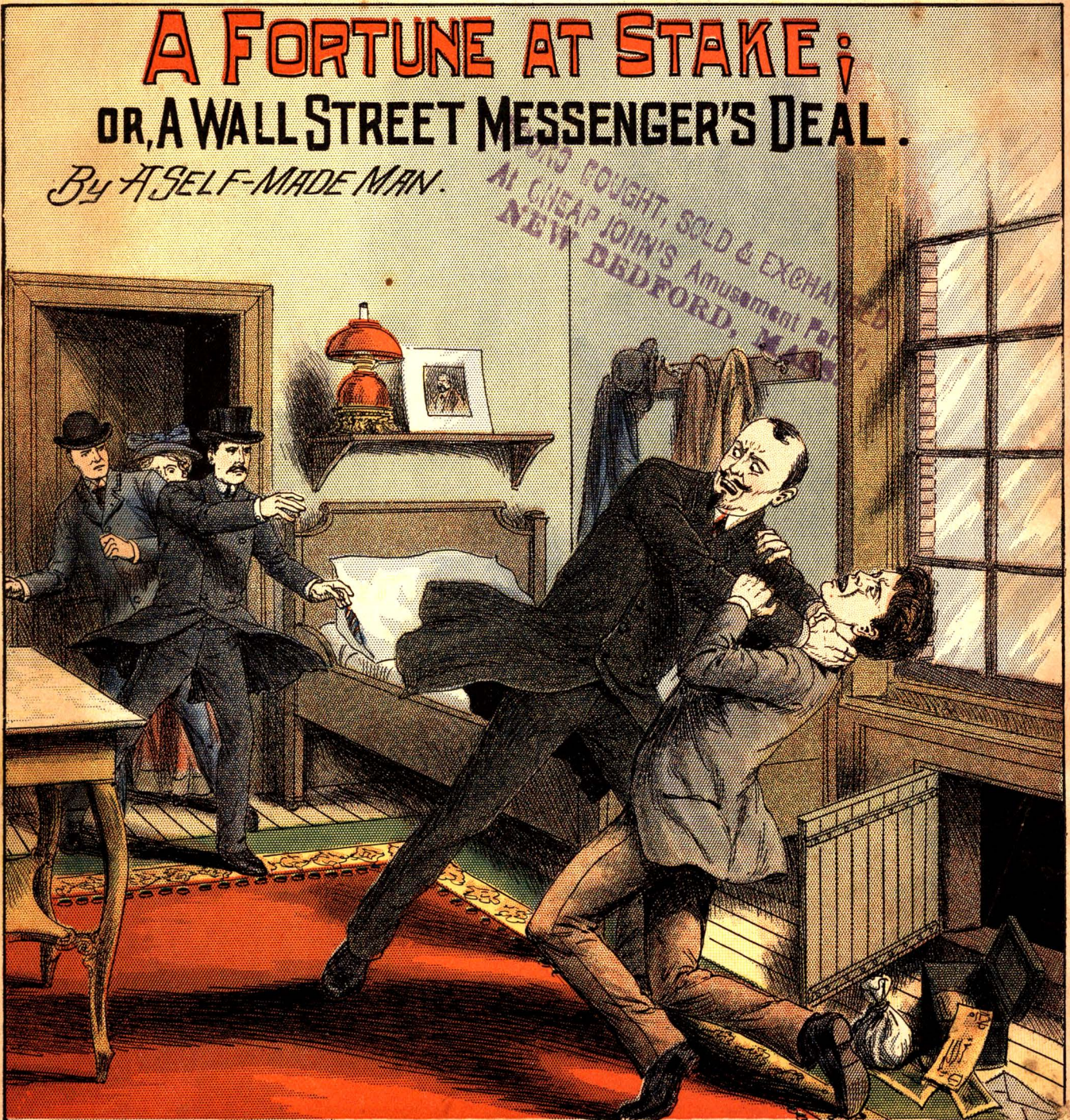
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# FORTUNE WEEKLY

## STORIES OF BOYS WHO MAKE MONEY.

### A FORTUNE AT STAKE; OR, A WALL STREET MESSENGER'S DEAL.

By A SELF-MADE MAN.



The rascal sprang at Tom and seized him by the throat. "Help!" shouted the boy, realizing his disadvantage. His cry was heard. The door was flung open and Mr. Arnold dashed into the room and rushed to Tom's assistance.



# Fame and Fortune Weekly

## STORIES OF BOYS WHO MAKE MONEY

*Issued Weekly—By Subscription \$2.50 per year. Entered according to Act of Congress, in the year 1908, in the office of the Librarian of Congress, Washington, D. C., by Frank Tousey, Publisher, 24 Union Square, New York.*

No. 128.

NEW YORK, MARCH 13, 1908.

PRICE 5 CENTS.

# A FORTUNE AT STAKE

OR,

## A WALL STREET MESSENGER'S DEAL

By A SELF-MADE MAN

### CHAPTER I.

#### THE MAN WITH THE WHISKERS.

"Hi, there, son!"

Tom Sedgwick looked up from the market report he was studying and saw, framed in the cashier's little window, a face that resembled an ourang-outang, so bewhiskered and mahogany-hued it was.

Tom was employed as messenger by Frederick Carvel, a not over-prosperous stock broker, who operated on the Curb, at No. — Wall Street, and his customary post was a well-worn, leather-covered chair by the window in the waiting-room, if the limited space, divided from the little counting-room by a wire fence, and fitted up with a few chairs, a ticker, and various framed documents on the side wall, could be called by such a name.

At the present moment Tom was in charge of the office, the lord of all he surveyed.

It was one o'clock.

The junior bookkeeper, who attended to orders and called himself the margin clerk because he thought it looked more important, was out at lunch, while the head bookkeeper, who was also the cashier, and general boss when Mr. Carvel was out—which he was most of the time between ten and three—was upstairs on business.

Although Tom, from where he sat, could see anybody who entered the office, he had not noticed the bewhiskered visitor come in, so silently had he made his appearance.

Tom was rather nettled at this fact and at the familiar way the caller had addressed him.

Besides, he didn't like the man's face, anyway.

"Speaking to me?" he asked, curtly.

"Who else?" grinned the man.

"I thought maybe you were trying your voice, or calling to a man across the street."

The pair of little, round eyes, almost lost in the hairy countenance, snapped in a peculiar way.

"No; I was talking to you."

"What do you want?"

"Well, son——"

"Cut the son out, please," replied Tom, impatiently.

"Well, my laddybuck——"

"Oh, switch off! I'm neither son nor laddybuck, but the messenger of this office. What's your business? Say it quick, for I'm busy."

"Is the boss in?"

"If you mean Mr. Carvel, he isn't in."

"Where is he?"

"He's out on the street."

"When will he be in?"

"Three o'clock, if he doesn't return before."

The visitor cocked his eyes up at the clock and then brought them back to Tom's face again.

"Can I have a word with you, son?"

"Say, what's the matter with you, anyway?"

The eyes peered around behind the boy to see if he was alone.

"I'd like to say something confidential."

"Why don't you say it, then?"

"Want to do me a favor?"

"I'm not dying for the privilege."



"Look here, son, I'm strapped."

"Are you?"

"I want the price of a square meal."

"Are you a panhandler?" asked Tom, suspiciously.

"What's that, son?"

"I told you not to call me son," objected the young messenger.

"What's the matter with it?"

"Say, why don't you fade away? You haven't any business here."

"Haven't I?"

"Doesn't look like it."

"I want to borrow a dollar."

"You can't borrow it from me. You've got a cast-iron nerve to come in here looking for money. Didn't you see the sign downstairs?"

"What sign?"

"'Canvassers and beggars not allowed in this building.'"

"What's that got to do with me?"

"You're begging for a dollar."

"No, son. Only want to borrow one till I see the boss."

"This is not a loan office."

"Be a little man and fork over."

"Say, will you glide out, or have I got to come around and show you the door?"

A peculiar chuckle came from behind the whiskers.

"I want a dollar bad, son, and I've got to have it."

"Try the next office, then. The cashier is out at present."

"The safe is open. You can get a dollar easy enough, can't you?"

"I must say that I admire your nerve," replied Tom, hardly knowing whether to be angry or amused at the visitor's gall.

"Don't I get it?"

"Not from me, you don't. All you'll get is this."

Tom wrote two large figures on a pad, tore the sheet off and shoved it through the window.

"What's this?" asked the caller, looking at the figures.

"Can't you read?"

"I only see '23.'"

"Well, that's enough for you to see. Act on it."

"What does it mean?"

"Do you want me to send for a cop?"

"What for?"

"To put you out. You'd exasperate a saint."

"How about the dollar?"

Tom was getting pretty hot under the collar.

"Look here, I'm subject to fits. If one came on me now you might find yourself going through that door faster than you came in."

Tom's threat didn't seem to intimidate the visitor in the least.

"Son, it's pretty hard to be dead broke."

"I'll give you a dime, if that will do you any good," and the boy put his hand in his pocket.

"A dime ain't no good," replied the stranger, shaking his head in a melancholy way. "Besides, I don't want to rob you. I want to borrow a dollar till I see the boss. He knows me and will make it all right."

"Mr. Carvel knows you?" almost gasped Tom.

"Yes, son. I'm an old friend. I haven't any doubt but he'll be as glad to see me as a long-lost brother."

There was another chuckle, this time long drawn out, from behind the whiskers.

"If you're a friend of Mr. Carvel's, you'd better leave your card and come back at three," replied Tom, sarcastically.

"No, son. I haven't any card, and I'd rather surprise him. He hasn't seen me for some time. I reckon he thinks I'm dead."

The familiar chuckle floated in through the cashier's window again.

"Better let me have that dollar so I can feed up. I'll hand it back after I see the boss, for he won't let an old friend go away empty-handed. It ain't like him. He's too tender-hearted."

Just then the door opened and the head bookkeeper came in.

"Here's the cashier," said Tom, dismounting from the stool. "Strike him for the dollar. He has charge of the funds."

The man with the whiskers seemed disinclined to interview the bookkeeper, for when Tom opened the door and came into the waiting-room he saw the caller vanishing through the entrance that led into the corridor.

"I wonder if he really knows Mr. Carvel?" the boy asked himself as he looked after him. "I don't believe it. He was just giving me a game of talk. The idea of that chap trying to string me for a dollar. I never thought that I looked like an easy mark. Well, I guess I'll go to lunch."

He put on his hat and walked up to the window in the wire fence.

"Got nothing for me to do for half an hour, have you, Mr. Wells?"

"I've got nothing now. I don't know about half an hour."

"I'd like to go to lunch."

"You may go," and Tom went.

## CHAPTER II.

### WHICH CHIEFLY CONCERNS TOM SEDGWICK.

Tom Sedgwick was the son of a widow in fairly good circumstances, who owned her own home, a small brick house in the Bronx.

Tom's father had been a carpenter and builder, and when he died he left the house and a small bank account to his wife.

His father's death happened about the time that Tom graduated from the grammar school he attended, and though Mr. Sedgwick intended the boy to go to the high school his widow decided that Tom was educated enough to earn his living.

A friend of the family interested himself to the extent of getting Tom the position of messenger with Frederick Carvel, and the boy had now been in his employ a matter of two years.

Although Mrs. Sedgwick was not actually dependent on Tom's wages to keep the pot boiling she gathered in his money every Saturday.

She allowed him a quarter every day for car-fare and



lunch, and this he collected every morning before he went to business.

Out of this princely sum the boy could save nothing, but he managed to have some spare change in his clothes just the same.

He was chiefly brought into contact with the brokers who did business in the open air on Broad Street, that is, the Curb market, and he often had a chance to do a favor for one of them in a rush, and was always rewarded with a quarter, if not a half-dollar when the broker had nothing smaller at hand.

Tom didn't consider it necessary to tell his mother about these donations, for he had an idea if she knew that he had any money the daily stipend would cease till he was broke.

One day a fellow messenger explained to Tom how easy it was to make money out of a stock deal if he had a small capital to start with.

Tom was interested at once.

He wanted to know more about the matter and his friend told him all he knew about the *modus operandi*.

Tom learned that there was a little bank on Nassau Street that did a brokerage business in connection with its banking operations.

It made a specialty of taking in small deals from the junior clerks and office boys in the financial district.

While the average broker would hardly bother with an order for less than 100 shares of stock on a margin deal, the little bank would buy or sell as small a quantity as five shares.

So Tom began to economize his spare change with a view of taking advantage of the opportunity to make easy money.

While waiting for his funds to grow he began to study the stock market with a view of being in shape to do something when the time came.

What would have been dull work to most boys soon became a fascinating occupation for our hero.

The more he learned about the stock market and Stock Exchange methods the more he wanted to know.

The brokers seemed to be a jolly, free-handed lot of men, who dressed well and appeared to enjoy life, so Tom decided that some day he would be a broker himself.

It is true that his employer, Mr. Carvel, acted as if life was a serious proposition, and he often looked as if he had a grouch against fate, but Tom judged that that was his nature, and that there are exceptions to every rule.

One morning Tom, while on his way to the station, picked up a small pocketbook from the gutter and found \$40 in it.

As there was no clue to the owner Tom appropriated his find and patted himself on the back.

He had \$15 saved up, and that gave him a capital of \$55.

At that time the stock market was on the rise and the public seemed especially excited over a stock called A. & C., which was booming.

Tom lost no time in buying ten shares of it for 52 at the little bank, and a few days later, after watching the market closely, he sold out at 66 7-8.

He cleared a profit of \$145, and was in the seventh heaven of delight.

Indeed, he was so tickled that he told his mother all about the transaction.

She immediately proceeded to lay a claim to the money.

Tom protested.

"It's my money, mother, and you ought to let me keep it. I'll need it, anyway, to invest again when I see another good chance. I've been saving up every cent I got hold of in order to take advantage of such a chance to make a stake. With this \$200 I expect to make \$300 or \$400 more shortly."

His arguments were lost on his mother.

She wanted the money, and what was more to the point, she was going to have it.

The result was Tom had to cough up, and he did it with mighty bad grace.

All his bright anticipations were nipped in the bud, and he went to business next day feeling as if he didn't care whether school kept or not.

However, he did not remain long depressed.

He was full of animal spirits, and he resolved to save up again until he could make a fresh deal, the result of which, one way or the other, he didn't intend to acquaint his mother with.

Had his mother really needed that \$200 he wouldn't have grudged it to her, but he knew she had no particular use for it, so he thought he should have been allowed to keep it.

He failed to realize that his mother could hardly be expected to look at the matter from his point of view.

She had no confidence in his schemes to make more.

Two hundred dollars in the hand, in her opinion, was worth more than \$400 in the bush, as the expression is, and who shall say she was not right?

So Tom's \$200 went into the Bronx Savings Bank, along with her own money.

In the course of human events, if the boy lived, that \$200, with the interest thereon, and all the rest of his mother's money, together with the house, would come to Tom; but the young messenger wasn't looking forward to such a thing as that.

He loved and respected his mother as all good boys do, but he was ambitious to get ahead in the world through his own exertions, that's why he objected to losing that particular \$200.

In time Tom saved enough money to make another deal, and as he was successful he found himself in possession of another \$200.

This he hid in a corner of his trunk and said nothing about it to anybody.

On the day this story opens Tom was watching the stock market closely, for he thought he saw indications of a general rise, and he was figuring on bringing his \$200 downtown next morning to have it at hand in case the opportunity presented itself for him to make a promising deal.

As we said at the close of the last chapter, Tom went to lunch.

He patronized a quick-lunch house on Broad Street, where, for fifteen cents, he got a plate of stew and a glass of milk.

As soon as he finished his lunch he returned to the office, where he found a message awaiting him to call on a Stock Exchange broker who had an office in the Johnson Building.

He was out and in all the afternoon, and finally at ten minutes to three he carried the day's deposits to the bank.



When he got back he handed the bank-book to the cashier and took his seat in his chair to await further orders.

In a few minutes Mr. Carvel came in and entered his private room.

He sat down at his desk and began figuring up the day's transactions.

After he finished that he rang for Tom.

"Go over to that letter cabinet and get me a letter from John Henry, dated May 16. Here's a memorandum."

So Tom went to the cabinet, pulled out the H—I—J drawer and began to look for the letter in question.

He had hardly begun before the cashier opened the door and told the broker that there was a man outside who wanted to see him.

"What's his name?"

"He wouldn't give it to me."

"Did he say what his business was?"

"I asked, but he said it was strictly private."

"Ever see him here before?"

"No, sir. He's not very well-dressed and he seems all whiskers."

Tom cocked up his ears at that.

Evidently this was the stranger who had interviewed him about the loan of a dollar.

"I can't waste my time on strangers who are not willing to make known their names and business," said Mr. Carvel, emphatically.

The cashier closed the door and carried the broker's ultimatum to the caller.

Mr. Carvel resumed the work he was on and there was silence in the little room for two or three minutes, then the door opened softly and the man with the whiskers walked inside.

Neither Tom nor the broker noticed that he was in the room until he slowly advanced toward Mr. Carvel's desk and coughed.

The broker swung around in his chair and looked angrily at the intruder.

"Confound you! What do you mean by walking in here unannounced? Who are you, anyway?"

"Who am I?" said the whiskered man, with a sepulchral chuckle. "Only a party by the name of Johnson."

Broker Carvel gave a gasp, turned a ghastly white, and fell back in his chair.

### CHAPTER III.

#### A LEAF FROM THE PAST.

Tom, who had been covertly watching the individual with the whiskers, was amazed at the effect the stranger's words produced on his employer.

As he was almost wholly concealed by the letter cabinet, the intruder did not observe his presence.

As for the broker, his back was turned toward Tom during his interview with "the party by the name of Johnson."

"It's quite a pleasure for old friends to meet after a long separation, isn't it, Mr. Carvel?" said the man with the whiskers. "I can see you're quite overcome at the sight of me, though you didn't recognize me at first. If you're

thinkin' of killin' the fatted calf on my account, don't do it. If there's any killin' to be done I'll do it."

The intruder spoke in an ironical way, and seemed to be gloating over the consternation that his presence occasioned the broker.

Finally Mr. Carvel pulled himself together.

"So it's you, is it, Steve Johnson? I never should have known you with those whiskers. But your voice and your manner——"

"Puts you in mind of old times," chuckled Johnson.

"How comes it that you're in New York and free. It's only four years since you were——"

"I know, and I got a vacation of ten up the river, didn't I? Well, I got tired of the place, and one night awhile back——"

"You escaped. Is that it?"

"Call it what you want to. I lit out so suddenly that I forgot to leave my new address behind. They took so much interest in me up there—I always was popular, you know—that they've been huntin' for me ever since."

"When did you escape?"

"About two weeks ago."

"Then those whiskers and that wig are——"

"False? Rather. You wouldn't think so, would you? Fit me to the queen's taste, don't they? The man who fixed me up was an artist."

"What brought you to my office? Don't you know that you've placed yourself in my power? I've only to strike this bell to have you secured and held till I can communicate with the police, and have you sent back to Sing Sing as an escaped convict."

"You can do it, Mr. Carvel, but you won't."

"What's to prevent me?"

"Several things, this for one," and the man with the whiskers took a small revolver from his pocket.

"You threaten me?"

"Oh, no; I merely exhibited it as a precaution. Twenty years ago you were the cashier of Spencer & Co., members of the Chicago Board of Trade, and I was a clerk in the same house. You were sweet on the typewriter and finally you married her."

"That's enough. I don't care to hear ancient history."

"Just so. It leaves an unpleasant taste in your mouth, doesn't it?" chuckled the man with the whiskers. "If I recollect aright you were dead gone on the girl, and as soon as you were spliced you settled down to love in a cottage and all that."

"I tell you I won't hear any more about that," cried the broker, angrily.

"As I happen to be in a reminiscent mood you'll have to hear it."

"What do you want to bring that up for? My first wife is dead—let her rest."

"Yes, she's dead, all right; but your daughter isn't."

"My what?" roared the broker.

"Your daughter."

Mr. Carvel stared at the man with the whiskers.

"Look here, Johnson, are you crazy?"

"Not that I know of."

"Then what do you mean by talking such rot? My first wife died childless."

"Oh, she did?" with a chuckle.



"She did," said Mr. Carvel, emphatically.

"How much would you like to bet on that?"

"I don't propose to waste words on the subject," replied the broker, impatiently.

"All right. Have it your way. I'll proceed with my story. After you was married three years you received a good offer to come to New York. You accepted it. You left your wife in Chicago because she was too ill at the time to come with you. Unfortunately she was sick a long time, and in the meantime, as cashier for your new employer, Mr. Chase, you met——"

"I tell you I won't hear——"

"Yes, you will, Frederick Carvel, you'll hear all I've got to say. It will pay you."

"Pay me, you——"

The broker stopped.

"Well, why don't you finish, Mr. Carvel?" said the man with the whiskers, almost menacingly. "Don't mind my feelin's. They're hardened. Four years of constant association with the residents of a certain institution has a blunting effect on a man, especially when he knows that he's in on a trumped-up charge and isn't guilty. Well, as I was sayin', you met the daughter of your new employer and fell in love with her. Unfortunately for her, she reciprocated your feelin's."

"This has gone far enough!" cried the broker, wrathfully.

"No, it hasn't. There's more to tell, and I'm goin' to tell it. By marryin' Mr. Chase's daughter you saw your way to a partnership in the business. It was temptin' and you always did hate to let a good thing get away from you. But it's against the law to have two wives, and the law is sometimes an inconvenient proposition. It seems, however, that some men are gifted with the ability to extricate themselves from unsatisfactory predicaments. You conceived the idea of sendin' your wife to Colorado for her health. She believed in you and went readily enough, poor thing, especially as she had a brother out there in a minin' camp. One day a man walked into the house in Silver Creek where she was boardin' and told her with brutal abruptness that you had been killed in an elevated railroad accident in this city. A month later you married Mr. Chase's daughter and went on a honeymoon trip to Europe at his expense. When you got back you found yourself his partner, and at his death the business came into your hands. The business seems to have run down since Mr. Chase's name disappeared from the sign. You were a member of the Stock Exchange then, now you're on the Curb. Still, I believe you're pretty well fixed, or your wife is."

"I suppose you're through at last," sneered the broker.

"Not quite. There is somethin' else."

"Oh, is there?" replied Mr. Carvel, sarcastically. "What is it?"

"I suppose you know who the man was who carried the news of your supposed death to your wife?"

"It was you, and you were well paid for it, weren't you?"

"Oh, yes, I was well paid. You gave me a lump sum and a good job in your office. I'm thinkin', however, that you regretted the last part of your contract. I know you tried to rid yourself of me after awhile, but you see I've a weakness for hangin' on to a good thing. It would have been better for me if I had humored you and left."

"That's right," nodded the broker, "for then you wouldn't have yielded to temptation and forged——"

"Your name to a check for a large amount. Correct," chuckled the man with the whiskers. "Is this the check?"

He drew a paper from his pocket and showed it.

Mr. Carvel almost sprang from the chair.

"How did you get that?" he demanded, with a blanched face.

"The real forger—the man who executed it at your biddin' and afterward put the wheels in motion that landed me, an innocent man, behind the bars—gave it to me ten days ago with his dyin' confession, properly attested before a notary. That's one of the reasons why you won't give me up to the police."

"Great Heavens!" faltered the broker.

"That was the biggest mistake you ever made, Frederick Carvel. You forgot that you were dealing with a smarter man than yourself when you hired Duggleby to do your dirty work. He got possession of that check after my conviction and bled you regularly on the strength of it. Now he's dead, but you've got a new master."

The broker glared at his Nemesis.

"Now, we've got down to the last count, which I mentioned before—your daughter."

"You vil—you know I have no daughter."

"Sorry to contradict you, but you have. Before your wife died she gave birth to a daughter, and that child lives."

"You lie!" cried Mr. Carvel, hoarsely.

"I happened to be on the spot, as you know, and I have the documents to prove it. It's rather awkward, I know, because if Mrs. Carvel learned that you were married at the time you wedded her——"

"You scoundrel! My first wife died a month before——"

"I know I telegraphed that fact to you, but you see she recovered from her swoon and lingered just five weeks, which I have the documents to prove, consequently——"

The broker gasped for breath, then with a howl like a wild animal at bay he sprang at the throat of the man with the whiskers.

There was a brief scuffle, which Tom, dazed by what he had overheard, watched with distended eyes, and then Mr. Carvel fell back in his chair, white and with blood oozing from between his lips, like one dead.

## CHAPTER IV.

### THE BOY WHO HAD NO PRICE.

The man with the whiskers gazed down at the unconscious broker without a spark of compassion.

Perhaps he was thinking of the four years of imprisonment he had put in at Sing Sing, an innocent man, and knew that Mr. Carvel was the cause of it.

Whatever his sentiments, Tom's were different.

He dropped the letter he had all this time held in his fingers while he listened in spellbound amazement to the interview between the two men, and rushed to his employer's assistance.

The intruder gave a start the moment he became aware of the boy's presence.



"Where did you come from?" he demanded, sharply.

"Is he dead?" the boy faltered, ignoring the man's question.

"Dead—no. He's got a fit, that's all. Bring a glass of water, and tell someone outside to telephone for a doctor."

Tom rushed outside, hurriedly told the cashier that Mr. Carvel had been taken with a fit, or something like it, asked him to send for a doctor, and then went on and got the water.

On his return to the private room, Tom found that "the party by the name of Johnson" had straightened the broker out on the lounge and had wiped the froth and blood from his mouth.

A physician who had his office in a neighboring drug-store soon arrived, and he brought Mr. Carvel around.

As soon as the trader began to remember things he looked about him in a fearful way.

Tom, who was standing close by, readily believed that he was expecting to see the disguised Steve Johnson, but that person had left the office as soon as the doctor made his appearance on the scene.

"What was the matter with me, doctor?" asked the broker, in a voice so altered that Tom and the cashier scarcely recognized it.

"You had a species of apoplectic fit. You must have been laboring under intense mental excitement at the time. You will have to rest here a couple of hours, until you feel well enough to be taken home in a carriage. Then I would advise you to send for your family physician. His services may not be necessary, but it is well to take time by the forelock. Don't go home alone, but take someone with you in the carriage."

"Is there any danger?" asked Mr. Carvel, feebly.

"You will pull around all right if you take care of yourself," replied the physician, encouragingly.

"Tom," said the broker, "I shall have to ask you to stay with me and go home with me in the carriage."

"All right, sir," replied the boy, cheerfully.

The doctor took his departure; Mr. Carvel gave his cashier some instructions about the office, and then he closed his eyes and remained quiet, while Tom took his seat at the desk and began to think over what he had overheard.

Tom hardly knew what to think of the man with the whiskers, whose name was evidently Steve Johnson.

That he had been badly treated by Mr. Carvel seemed to be clear, but it also appeared that he had been something of an ally of the broker's, in a not very honorable way, in the past.

At any rate, he now had a strong hold on the broker, and the boy did not doubt but that he would use it to his own advantage.

Tom was greatly interested in the fate of his employer's unacknowledged daughter, and wondered where she was.

He judged that the man with the whiskers knew a whole lot about her, and he regretted that the interview had terminated so abruptly that he was prevented from finding out something more about her.

Probably she was somewhere out West, where Johnson could put his hand on her whenever it served his purpose to do so.

Tom readily understood that the production of this daughter would lead to unpleasant complications in Mr.

Carvel's family circle, especially if Johnson could make good his assertion that she was born even one hour after the broker married his present wife.

A great deal depended on the moral standing of the man with the whiskers as to whether the girl would ever learn who her father was.

If he had a price Mr. Carvel would endeavor to purchase his silence.

At any rate, the broker would have to square the forged check business with him or face a terrible disgrace.

Johnson's price would no doubt be steep, for if he suppressed the real forger's confession he could not establish his own innocence, and would always stand in danger of being caught by the police and returned to Sing Sing.

At five o'clock the office was closed and the cashier and the junior clerk went home, leaving Mr. Carvel on the lounge and Tom to watch him.

A cab had been telephoned for and was now waiting at the curb in front of the building.

At a quarter to six the janitor's assistant came in to clean up.

Mr. Carvel was now feeling much better, so Tom and the janitor's man assisted him downstairs and into the cab.

Tom gave the driver the address he was to go to, got in himself and the vehicle started uptown.

The broker lay back in his corner of the cab silent and thoughtful.

After the vehicle had proceeded perhaps a dozen blocks the trader spoke.

"Tom, when I was struck down with what the doctor called a fit I had a visitor."

"Yes, sir."

"A man, rather shabbily dressed and whose face was covered with whiskers. You saw him?"

"Yes, sir. That was the second time he called this afternoon."

"Ah! He was there while I was out?"

"Yes, sir; about one o'clock. I was alone at the time, sitting at Mr. Wells's desk, and he wanted to borrow a dollar from me."

"What did he say to you?"

"A lot of nonsense. He claimed to be a friend of yours. Said you'd welcome him like a long-lost brother. When the cashier came in he got out quick."

"Did he tell you his name?"

"No, sir."

"Tom, I think you were in my private room when he walked in just after I asked you to go to the letter cabinet to get me a certain letter."

"Yes, sir."

"I don't remember you bringing me that letter or leaving the room."

The broker looked searchingly at his messenger.

"I didn't bring it to you, sir."

"Couldn't you find it?"

"I found it, sir, but——"

Tom stopped in an embarrassed way.

The broker was silent for a moment or two.

"Did you overhear a part or the whole of the interview between that man and myself?"

"I overheard all, sir," replied Tom, with a guilty flush on his face, beginning to realize that he should have left as



soon as he saw that the conversation was taking such a personal trend.

Mr. Carvel made no answer, but looked at the boy with mingled anxiety and doubt.

"What did you understand from that conversation?" he asked, at length.

"I'd rather not say, sir," replied the boy, slowly and in a hesitating way.

"Then you believe that man's story?"

"Wasn't it true, sir?"

"It was a tissue of falsehoods," said the broker, excitedly. "That fellow is a rascal. He has me in his——"

He stopped abruptly, as if realizing the slip he had almost made.

"Tom, I want you to promise me to be silent about what you heard—as silent as the grave. The world is ready to believe evil of any man, however great or respected he may be. In fact, the higher the pedestal on which he stands the more eager certain people are to drag him down therefrom at the first breath of suspicion. I have enemies, Tom, who would be delighted at a chance to pick my bones. You do not wish to harm me, do you, boy?"

"No, sir."

"Then keep what you have learned to yourself. Do not even tell your mother. I will make it all right. Your wages shall be \$10 a week after this, or \$12, if that is not enough, and besides I will make you a present."

He took a roll of bills from his pocket and pushed it into the boy's hand.

"Keep or spend that as you choose. All I ask is that you will not go back on me."

He spoke with feverish eagerness, and Tom felt sorry for him.

"I'd rather not take this money, sir," he said. "I don't want to be paid for keeping your secrets."

"Boy, do you mean to betray me, then?"

"No, sir; but as long as I am in your employ it is my duty to do the right thing by you without extra pay."

"But this is a present."

"No, Mr. Carvel, it is not a present; it is a bribe, and I wish you to understand that I am not to be bought. Steve Johnson may have his price, but I have none."

The broker stared at his messenger in wonder.

"Do you mean to say that you refuse this money and yet will keep silent?"

"I mean to say that I regard your interests as of the first importance as long as my conscience tells me to stand by them. I promise you never to breathe a word of what I overheard for the purpose of injuring you. But if the time ever should come when, in the interests of an innocent and wronged person, it would be necessary for me to speak, then I will know that my lips are my own and not sealed by a price. At any rate, you can trust me, sir, which I could not answer for if I accepted a bribe."

The broker did not answer for some moments.

Then he took the boy's hand in his.

"I do trust you, Tom, and you shall not find me ungrateful. I believe your word is better than some people's bond. I accept it and will rely on it."

The rest of the journey uptown was passed in silence.

## CHAPTER V.

### TOM MEETS THE MAN WITH THE WHISKERS UNDER THRILLING CIRCUMSTANCES.

After leaving Mr. Carvel safely at his residence on Madison Avenue, Tom hurried home himself, for he knew that his mother would be wondering why he was so late in getting back from his work.

He found her looking anxiously from the front window of their little parlor in the direction he usually came from the station.

She wanted to know what had detained him, and he told her that his employer had been taken ill at the office and that he had to go home with him in a cab.

His supper was ready and waiting, so he sat down to it at once.

Next morning he dug his \$200 out of the depths of his trunk and took it downtown with him.

He had already decided to buy 30 shares of D. & L. at 60, and as business was not very lively that day he easily found a chance to go to the little bank on Nassau Street and put the deal through on a margin basis.

Mr. Carvel did not appear at the office that day, and the cashier was in full charge of the establishment.

Next day, however, the broker turned up at a quarter of ten as usual, and things resumed their customary course in the office.

Tom wondered when Steve Johnson would show up again, for that he would do so soon seemed to his mind a foregone conclusion.

He had shown that he held a winning hand, and his next move naturally would be to reach out for the stake he was playing for.

Although Tom was undoubtedly interested in the movements of the man with the whiskers, he was more interested in D. & L., which went up slowly as the days slipped by until it reached 70 3-8.

All the stocks on the Stock Exchange list had participated in the bull market and were more or less higher than they had been a fortnight before.

Tom decided that \$10 a share profit was good enough for him, so he ordered his thirty shares sold.

When he got his check from the bank he found that he was worth just \$500.

He cashed the check, got five \$100 bills, took them home and stowed them away at the bottom of his trunk again.

That evening he went to call on a friend of his named Dick Butterick, who was also a messenger in Wall Street.

Dick lived about eight blocks away, and Tom stayed at his house till ten o'clock.

When he got up to go Dick said he'd walk part of the way back with him.

When the boys had gone about four blocks Tom seized his friend by the arm all of a sudden and exclaimed:

"Look there! I believe that house is afire."

"It is, for a fact!" agreed Dick, excitedly.

It was a three-story brick building, the ground floor being occupied as a store, and the blaze was in a front room on the third floor.

As the boys looked up at the window where they saw the



suspicious-looking glare the reflection in the room grew more ruddy every minute.

"That room is on fire, all right," said Tom. "You'd better run and turn in an alarm from that automatic box near your house, and when the firemen come direct them over here. I'll arouse the people in the house."

Dick started off down the street on the run, while Tom rushed across to the house.

The street door was not locked, so the young messenger opened it and dashed in.

He saw that the upper stairs were misty with smoke, through which shone the gas jet that lighted the second landing.

Tom sprang up the stairs and began pounding on the nearest door on the second floor he came to.

"The house is afire!" he shouted, in order to hasten the movements of those inside.

This produced the necessary effect, and presently a man came to the door in his trousers and undershirt.

"The front room upstairs is on fire," said Tom, hastily. "Don't you see and smell the smoke?"

"Gracious, yes!" cried the man, while his wife, whose head now appeared behind his shoulder, uttered a suppressed scream of terror.

"Oh, John," she cried, "the children! We must get out!"

"Who lives upstairs?" asked the boy.

"I've got several lodgers. Go up and get them out."

Tom needed no urging to do this.

He found the smoke already pretty thick as he ascended, and wondered why the people had not yet discovered their danger.

As he reached the head of the second flight the door of the front room was dashed open and the figures of a man and woman, the latter screaming with terror, were outlined against a bright glare.

They dashed with reckless haste toward the stairs where Tom had paused on seeing them, and he jumped out of the way to let them pass.

Both were in their night garments and they flew down the stairs without paying any attention to the boy.

Tom ran to the door of the blazing room and looked in.

He saw that the fire had evidently started in a big closet between the front room and the rear one, and was now well under way in the front one.

The bed just vacated by the frightened couple was situated in an alcove room.

From the display of dishes and cooking utensils in the neighborhood of a small gas stove in the corner near the burning closet it was clear that the two lodgers had been carrying on light housekeeping there.

Tom would have tried to put out the fire if there had been even the remote possibility of his doing so, but it had gotten under too great headway for him to think of tackling it with any hope of success.

Seeing that it was a job for the fire department, Tom pulled the door shut to cut off the draft, and then groped his way to the door of the back room.

He pounded loudly on this door, but nobody responded, though he repeated the summons.

"I guess there's nobody in there," he said to himself,

"for I've made noise enough to wake anybody but one who was stone deaf."

The smoke was growing so thick on that floor now that Tom was almost choked by it, while his eyes smarted and ran water.

There was a small window at the end of the landing facing the head of the stairs.

The boy hurried over, threw up the sash and stuck his head out to recover his breath.

A volume of smoke followed him and rolled out over and around him.

The atmosphere in the upper hall was thus cleared a bit, and Tom decided that he'd better get downstairs.

However, he determined to make sure that there was nobody in the back room.

He went to the door again and turned the handle.

There was no fire in this room as yet, but it was full of smoke, and he could see the ruddy glow of the burning closet shining through the cracks of the door of the adjoining closet which opened into the back room, and had caught fire from the other.

Tom could see the outlines of a bed and a chair and table, but the smoke made everything indistinct.

The draft from the window that Tom had opened and neglected to close began sucking the smoke out of the room in a filmy cloud.

He dropped on his knees and crawled over to the bed to see if any one lay on it and had been rendered unconscious by the smoke.

There was no one there, but the clothes were tumbled about as if it had recently had an occupant.

Then it was that his eyes were arrested by a dark object stretched upon the carpet in the corner opposite the bed.

Tom crawled over and saw it was a man, with one arm extended under the edge of the carpet, which was turned up.

Whether the man was dead or insensible the young messenger could not tell, but he judged it must be the latter.

Seizing him by the legs, he tried to drag him toward the door, but his hand was caught and held by the carpet and he would not budge.

Tom, seeing what the trouble was, pulled his arm out and saw that he held some papers in his fingers.

The documents fell from his nerveless grasp.

Tom, seeing what the trouble was, pulled his arm out and then grasping the man, whose face he could not see, by the arms, dragged him out into the corridor.

Leaving him there, he ran to the window for another breath of air.

Now he heard the shouts of people in the streets in front and the distant clang of an approaching fire-engine.

He returned to the unconscious man, hurriedly lifted him on his back and began dragging him downstairs.

The front door was open, and a small crowd was gathered about it, but none ventured to enter the burning building.

Two or three had done so after the alarm had first spread, but after getting to the second floor they had been intimidated by the thick smoke above and had beaten a quick retreat.

Tom's appearance with the limp form of the man on his back was greeted with many ejaculations of surprise, and not a little admiration.



At that moment a fire-engine, followed by a hose-cart, dashed up, while a second was seen coming up the next street.

A hook-and-ladder was humming along a block away, and the toots of the engines and jangle of the bells had aroused the immediate neighborhood to a pitch of considerable excitement.

Tom dragged the man across the street and laid him down under a lamp-post, a crowd gathering quickly about rescuer and rescued.

Then it was that the boy got his first fair look at the unfortunate person he had saved.

He gave a gasp of astonishment as he recognized him.

It was the man with the whiskers—Steve Johnson.

## CHAPTER VI.

### THE MAN WITH THE WHISKERS PAYS TOM A VISIT AT HIS HOME.

Tom was rather staggered by the extraordinary manner in which he had come in contact with "the party by the name of Johnson" again.

He had probably saved the man's life, for the whole upper floor of the building from which he had dragged him was now in flames.

A policeman came up and pushed his way through the crowd collected around Tom and the man with the whiskers.

The young messenger hastily told the officer how he had dragged the man out of the burning house from the back room in the top floor.

"What's your name?" asked the cop, taking notes.

"Tom Sedgwick."

"Live in that house?"

"No. I live about five blocks from here."

"Street and number, please?"

The boy gave them.

"How came you to be in the house?"

Tom explained the circumstances—how he had caught sight of the glare in the upper floor when he and a friend were passing along the street, and how he had sent his friend to ring in an alarm while he entered the building to arouse the people and get them out.

"The man is clearly overcome by the smoke, and is coming to already. It is hardly necessary to send for an ambulance, for he'll soon be all right."

Thus spoke the policeman, who was evidently used to such cases.

Steve Johnson was showing undoubted signs of returning animation, and therefore Tom felt a strong desire to get away before the man recognized him.

So he said he was going to hunt up his friend Butterick, but after he got away from the vicinity of the lamp-post he took care to watch the fire from the outskirts of the crowd, and as soon as the flames were pretty well subdued he made tracks for home.

On going to bed that night he discovered the two papers in his pockets that Steve Johnson dropped out of his fingers while unconscious.

They were evidently very important to the man with the

whiskers, for they consisted of the forged check on which he had been railroaded to Sing Sing, and the sworn confession of the real forger, which exonerated Johnson from the crime.

Without these documents Steve could neither prove his innocence nor levy blackmail on Broker Carvel.

Had Tom been anything but an upright and honest lad, they would have furnished him with the means of feathering his pockets at his employer's expense.

No such thought occurred to the young messenger as he read the "Confession" incriminating Mr. Carvel.

He was very sorry to know beyond any doubt that the broker had been capable of working so heartless a scheme against a man he wished to remove from his path.

The possession of these papers was a source of embarrassment to him.

He could not destroy them in justice to Steve Johnson, who, having been unjustly convicted, was entitled to them as evidence which would establish his innocence.

Yet as long as he remained in Mr. Carvel's employ he felt as if it was his duty to prevent Steve from using the documents to extort money from the broker, not that he could see that his employer was deserving of any special sympathy on that score.

On the whole, he was sorry the papers had come into his possession, for it did not seem as if he could decide what was the proper course for him to take with respect to them.

Finally he put them at the bottom of his trunk along with his money, went to bed and was soon asleep.

On his way to work next morning he read the account of the fire in the morning paper.

His own part in the affair was fully described, and his name and address given in full; but the name of the man with the whiskers was printed as William Brown.

Evidently Steve Johnson had no desire to disclose his identity, and Tom could not blame him.

Tom met Dick Butterick on Broad Street about noon, and his friend grabbed him.

"I see you made a hero of yourself last night after I left you," said Dick. "Your exploit of saving a man named Brown from the burning house is printed in all the papers this morning."

"Well, you don't suppose I was going to leave him in the house to be burned up after I found him half-suffocated and unconscious on the top floor, do you?"

"Of course not; but still it was a mighty plucky thing for you to do. You might have been overcome by the smoke yourself while trying to get him downstairs."

"When a fellow is doing his duty he doesn't stop to think about the side issues."

"I suppose the man expressed his gratitude to you when he recovered."

"No; I didn't give him the chance."

"Why not?"

"Because I wasn't looking for his thanks," replied Tom, evasively.

"If he's the right kind of man he'll call at your house and thank you."

"He'll never learn who I am."

"He won't? When your name and address are printed in the papers?"

Tom had forgotten that.



It gave him something of a shock, too.

Steve Johnson was likely to call on him to learn whether he knew anything about the papers he (Johnson) had had in his grasp when he was overcome by the smoke.

Tom felt that he could not deny having them in his possession if the man with the whiskers pressed him for a direct answer on the subject.

"If he suspects that I have them he will make a strong effort to get them back, and I don't know as I have any real right to refuse to give them up," thought Tom. "I wish to goodness that I didn't get hold of them. In any case, if Johnson should be arrested and taken back to Sing Sing I'd have to send them to him so that he could clear himself, no matter what effect their production had on Mr. Carvel."

All this passed through Tom's mind in a twinkling while Dick was looking at him.

"Well, if the man chooses to hunt me up I can't prevent him doing so," he replied.

After some further talk on the subject of the fire the boys parted.

That afternoon when on an errand to the Mills Building, Tom heard a couple of brokers talking about a syndicate that had been formed to boom C. & A. stock.

He heard enough to assure him that C. & A. would be a good thing to get next to as soon as possible.

When he returned to the office he looked the stock up on the daily market report and found that it was going at 47.

"I'll be able to get 100 shares on margin," he told himself. "With that amount, if the syndicate doesn't run against a snag, I ought to make over \$1,000. Then I'll be worth at least \$1,500, which is a whole lot of coin for a messenger boy to own in these strenuous times."

When he started for home after his work was done that day it was with the determination to bring his \$500 downtown in the morning and slap it into C. & A.

He had just finished his supper and was reading the evening paper when a ring came at the front door.

Throwing down the paper he went to the door and opened it.

The man with the whiskers stood there.

He was clearly quite taken aback on seeing Tom, whom he recognized as Mr. Carvel's office boy.

He had read the article in the paper which stated that a boy named Tom Sedgwick, of No. — Boston Road, had rescued him from the burning building in an unconscious condition, but there was nothing in the story to connect Tom with Wall Street, so that Steve Johnson did not dream that it was the same boy he had tried to borrow the dollar of the day he called on Mr. Carvel.

Although a bit staggered by the encounter, he quickly pulled himself together.

"Well, son, we meet again," he began, with the same old chuckle.

"Apparently so," replied the young messenger. "Do you wish to see me?"

"If you are Tom Sedgwick, I do."

"That's my name."

"I came around to thank you for savin' me from becomin' a human torch last night," he said, slowly.

"You needn't have put yourself to the trouble of coming

here to thank me for the service. I pulled you out of the house because I should have considered myself a coward had I left you all alone in the condition I found you. I was willing to take your thanks for granted."

"Well, son, I'm greatly obliged to you for what you did, and I'm sorry that I'm flat broke and can't make you a suitable acknowledgment; but that ain't sayin' I'll never be in shape to make it all right with you."

"You needn't worry about making it right with me. I'm glad I saved you, so we'll let it go at that," replied Tom.

"No," said the man with the whiskers, shaking his head, "you did me a good turn and you're entitled to some reward."

"I'm not taking rewards for saving people's lives."

"Well, son, we won't argue the matter. Now, I want to ask you a question. Where did you find me?"

"On the floor in the corner of the room opposite the bed."

"Jest so. I had somethin' in my hand, didn't I?" and Johnson looked fixedly at the boy.

"Your hand was under the end of the carpet, which was loose."

"Exactly," replied Steve, anxiously. "You pulled my hand out and you found I had a couple of papers in it, didn't you?"

"You did have some papers in your hand, but you dropped them on the floor."

"And didn't you pick them up? They were important to me, that's why I kept them hidden under the carpet. When I woke up half smothered I thought of them first. I tried to save them. I remember gettin' hold of them, and that's all. Did you leave them behind when you dragged me out? I was up in the room this mornin' huntin' for them, but they wasn't there. If you didn't take them somebody else did, for that end of the room wasn't burned. They must have been there somewheres if they wasn't taken by someone."

"You say they belonged to you and were very important?"

"Yes, yes," said the man with the whiskers, eagerly.

"You name is Brown, William Brown, isn't it?"

"That's right."

"I found two papers—one a check bearing a date of four years since, and purporting to bear the signature of my employer, Frederick Carvel; the other a confession signed by a man named James Duggleby, and sworn to in the presence of a notary public and one witness, which stated that the check had been forged by Duggleby, under arrangement with Mr. Carvel for the purpose of sending Steve Johnson, Mr. Carvel's chief clerk, to State prison in order to get rid of him for reasons good and sufficient to the said Mr. Carvel. The object of the paper was clearly to establish the innocence of Steve Johnson, and the check was the evidence used against him at his trial. Now, Mr. Brown, in what way do those papers concern you?"

Tom's presentation of the matter quite staggered the man with the whiskers.

For a moment or two he could only stare at the young messenger in a dazed way.

Finally he seemed to come to a determination.

"Son, can I trust you?" he asked, hoarsely.

"Yes," replied Tom.



"Then my name isn't William Brown. I gave that to the cop last night as a blind. I am Steve Johnson."

"I know you are," replied Tom, coolly.

## CHAPTER VII.

### TOM PLAYS A WINNER IN THE STOCK MARKET.

"You know I am Steve Johnson?" replied the man with the whiskers, slowly.

"Yes. I know you escaped from Sing Sing about three weeks ago, and consequently that those whiskers you wear are false. I also know that you were not guilty of the crime for which you have suffered four years' confinement up the river. I have a general idea why Mr. Carvel took such a cowardly means to get you out of his way."

"You know all that?" said Steve Johnson, clearly astonished.

"I do. I know also that you are more or less guilty of causing the death of Mr. Carvel's first wife in Silver Creek, Colorado, by abruptly informing her of her husband's alleged death by accident in this city."

"You know that, too?"

"I also understand that Mr. Carvel has a daughter living by his former wife. Do you know anything about her present whereabouts?"

"Say, son, how did you learn all these facts?"

"From your own lips."

"From—my—lips!" ejaculated Steve Johnson, evidently amazed.

"Yes. I was present in Mr. Carvel's room that afternoon when you rehearsed the story of old times. I heard every word."

"The—dickens!"

"Now, Steve Johnson, I've got the papers that prove your innocence. I think they are safer with me than with you. Your intention is to use them as a means of revenge—to extort blood-money from Mr. Carvel. I think you can make better use of them. If you know where his daughter is bring her forward and I will let you have the documents to compel him to recognize her and make suitable provision for her support. Unless you agree to this the papers will remain with me except in the event of your arrest as an escaped convict, in which case I should deem it my duty to clear you by producing them in your behalf. That's all I've got to say."

The man with the whiskers didn't like Tom's ultimatum. He tried to argue the matter, but the boy was firm.

"But I'm flat broke," protested Johnson.

"I'll see that you get some money from Mr. Carvel."

"How?" asked the man in surprise.

"Don't worry about that. I'll get it for you. Now, where is Mr. Carvel's daughter?"

"She was with her uncle in Silver Creek five years ago."

"I'll get you funds enough to take you out there. Find the girl and bring her on here. Tell her the whole truth. She is entitled to know it, and it will only be an act of justice to her dead mother, as well as an act of reparation on your part. Will you do it?"

"I will," agreed Johnson.

"All right. Call here to-morrow night and you shall have all the money necessary to carry this plan out."

That ended the interview, and after receiving a dollar bill from Tom, the man with the whiskers took his departure.

Next morning Tom took his \$500 downtown and put it up on 100 shares of C. & A. at 47.

During the day he had an interview with Mr. Carvel and astonished the broker with the statement that the man he rescued from the burning building in the Bronx, and whose name was reported in the papers as William Brown, was none other than Steve Johnson.

It is quite possible that Mr. Carvel was not particularly pleased that his messenger's activity and pluck had saved the life of the man who was so dangerous to his peace of mind.

Had Johnson perished in the fire the knowledge would have given the broker the most solid kind of satisfaction.

He found some slight comfort, however, in Tom's assurance that he had made an arrangement with Johnson not to press his advantage, for awhile at any rate, if the broker would advance him \$500.

Mr. Carvel naturally was curious to learn how his messenger had brought about the agreement with Johnson.

Tom wouldn't go into particulars.

All he would say was that Johnson's gratitude to him for saving his life, added to another little matter, gave him a hold on the ex-clerk that for the present he was working in Mr. Carvel's interest.

He got the \$500, and handed it over to Johnson that evening when he called at his home, where the final arrangements relative to Steve's trip to Colorado were concluded.

Two days later C. & A. began to show some activity and advanced to 50.

On the following day it was quoted at 50 3-8 around eleven o'clock.

Tom was standing in the messengers' entrance of the Exchange at the time, having brought a message from the cashier to a broker who acted for Mr. Carvel when he had orders to fill for the purchase or sale of railroad stocks.

All at once there was a flurry around the C. & A. stand-ard.

A well-known broker had come on the floor and begun bidding for the stock at an advance on the market.

Then it developed that there was a scarcity of the stock, for though he raised the price a point at the time, very little of it came out.

Before Tom left C. & A. had jumped to 56.

By noon it was selling around 65, amid great excitement, and when the Exchange closed for the day it was up to 70.

On his way home Tom left orders at the little bank to sell his 100 shares in the morning at the market price, for he believed the stock showed every indication of being top-heavy, and consequently was liable to develop a slump at any moment.

In fact, the market might open with a drop in the price, and therefore the young messenger was anxious to get out from under as soon as possible.

The market, however, opened strong in the morning, and Tom's shares went at 70 3-8.

But inside of an hour somebody began unloading big



blocks of the stock on the brokers, and then the traders became shy of buying, while those who were long on it hustled around to get rid of their holdings, foreseeing that the end of the boom was in sight.

The result was that as buyers grew scarce and sellers numerous, prices began to sag.

This brought more sellers to the fore, and soon a small panic was on, prices being cut left and right in the efforts to realize.

By noon C. & A. was selling at 61.

Tom didn't care what it was selling at now, as he was out of it with a profit that he had figured at \$2,300 above commissions and other expenses.

His statement and check that reached him next morning showed that he had indeed made that amount, and that his capital was now \$2,800.

He took the money home to hide away as usual.

When he went to his room after supper, and he was opening his trunk, it struck him of a sudden that the trunk was not the safest place in the world for so much money.

He began to wish that he had left the money in the office safe downtown and not brought it home.

To arouse his fears still more he noticed that the lock of the trunk showed signs of having been tampered with.

He wondered if his mother, suspecting he had made more money in the stock market, had been trying to investigate in a quiet way.

He hardly believed that she would adopt such means to reach the truth.

It would be more like her to ask him right out if he had any money in his possession, and if she found he had, she would demand that he give it up.

If she had not been near his trunk who else was there to figure on?

Only the new lodger in the next room.

His mother had told him that she had rented the room to a Frenchman, but though the new lodger had been several days an inmate of the house Tom had not caught a glimpse of him yet.

Tom hardly thought he would have the nerve to invade his room while he was away and try to get into his trunk.

The man had shown good references when he applied for and secured the room, but whether his mother had investigated his credentials or not Tom had not heard.

At any rate, the boy was certain somebody had been monkeying with the lock of his trunk, and he decided that he would be taking great chances to put his \$2,800 in it.

He looked around his room to see if there was any other place he could hide it in.

There did not seem to be any place he could afford to trust it in longer than overnight, and the trunk would probably answer better than any other place for that length of time.

Suddenly his eye lighted on a hiding-place that he had not till that moment thought of.

The kitchen extension of one story stood right under his window.

It had a slanting roof which came up on a level with the window sill.

This left a good-sized space between the ceiling of the kitchen, which was flat, and the slanting roof.

His father had used the space to store odds and ends in,

and to reach it had made a small door under the window opening in on Tom's room.

This door had been so well fitted, the hinges being on the inside, that even a close observation by one not acquainted with its existence would fail to reveal the fact that a door was actually there.

There was no knob of any kind to open it with, but there was a spring catch under the extension of the sill.

By pressing that the secret door would fly open.

"That will be just the place to hide my money and those papers belonging to Steve Johnson," thought Tom, gleefully. "No one other than my mother and myself knows about that door. She would never think of rummaging in there for anything, and no stranger would ever get on to the place. I'll make use of it for a safe."

There was no danger of interruption, for he had heard the lodger go out half an hour before, and his mother was in the sitting-room talking to her brother, Mr. Arnold, who had called with a friend to see her.

Tom went over and touched the spring catch.

The door flew open and he looked inside for a convenient shelf to place his valuables on.

He saw one within easy reach, and after brushing the dust off of it he went to his trunk, unlocked it and took out the confession of Duggleby and the forged check which he had pinned to it.

Then he emptied a small oblong japanned-tin box of various souvenirs he had in it, and carried it over to the secret opening.

Kneeling down he took his \$2,800 in big bills out of an inner pocket of his jacket, and proceeded to count the money before putting it in the box.

He was so absorbed in this pleasant occupation that he did not hear his room door open slowly and softly, nor did he see the foreign-looking countenance that peered in and observed what he was doing.

The intruder had a pair of deeply-set, twinkling black eyes that greatly resembled the eyes of the man with the whiskers—Steve Johnson.

He also had a well-waxed black mustache and a small goatee.

The rest of his face was smoothly shaven, with a high forehead, the whole of a swarthy tint.

He entered the room with a cat-like tread, similar to the way Johnson had entered Mr. Carvel's office on the day Tom first made his acquaintance.

He glided over to the spot where the young messenger knelt counting his money.

He would have completely surprised Tom but for one circumstance—in passing the table he brushed against a book that lay close to its edge and displaced it.

The noise of the book striking the rug caused Tom to turn his head.

He was paralyzed at seeing a stranger, whom he instantly divined to be his mother's new lodger, advancing stealthily upon him with arms extended to grab him.

## CHAPTER VIII.

### TOM AIDS BEAUTY IN DISTRESS.

With a cry of surprise and consternation the boy made an effort to get on his feet.



The rascal sprang at Tom and seized him by the throat. "Help!" cried the boy, realizing his disadvantage.

His cry was heard.

The door was flung open and Mr. Arnold dashed into the room and rushed to Tom's assistance.

In the struggle that ensued between the young messenger and the Frenchman, the tin box was overturned and completely hid the \$2,800 in bills which Tom had dropped when he started to get up and face the new lodger.

The boy's assailant turned his head when he heard the door open, and seeing Mr. Arnold, his friend, with Tom's mother in the background, he saw that the game was up.

Throwing the lad from him, he flung up the window, sprang out on the roof of the extension, slid to the ground and disappeared bareheaded into the darkness of the backyard, which communicated with a vacant lot, by the way of which he made his escape.

"Who was that man and why did he attack you, Tom?" asked his surprised uncle.

"I believe he's mother's new lodger. I never saw him before, at any rate. He knows best himself why he attacked me. He came on me unawares from behind, and if you hadn't come to my assistance I'm afraid he'd have got the better of me, for he was pretty strong."

"What were you doing, Tom?" asked his mother, looking at the open secret door and then at the overturned tin box and papers near it, but not seeing the money.

"I was about to stow this box and its contents on a shelf in that place above the kitchen," replied her son, truthfully.

"Did you recognize that man as your new roomer, Clara?" asked Mr. Arnold, who was rather puzzled over the affair.

"I did not get a fair look at him, but so far as I could judge from his figure I am inclined to think that he was my new lodger. I cannot understand why he came into Tom's room and assaulted him. Can't you explain the matter at all, my son?"

"No, mother. He came in without making any noise and then sprang at me."

"These foreigners are very strange people. I almost believe that this one can hardly be right in his head," said Mrs. Sedgwick.

"I think the police ought to be informed of what has happened," said Mr. Arnold. "The man is either a shady character, or else he is mentally irresponsible. In either case he ought to be looked after by the authorities."

During the talk Tom was more concerned about the \$2,800 hidden by the tin box than he was about the foreign-looking rascal who had attacked him.

He was afraid that his mother might come forward, pick up the box and discover the money, in which event it would be up to him to explain how such a large sum happened to be in his possession.

To his great relief she did not take any special interest in the box, or the documents beside it, and presently she left the room with her brother and his friend.

Tom slammed the window down and secured it.

Then he picked up the tin box, the documents and the money.

After that he looked at what he had supposed would be a good hiding-place, the hole behind the secret door, and decided that he wouldn't use it, at least not for the present.

It was not impossible but that Frenchman might come back some time during the night, for he had a key to the front door, and as he had seen a wad of money in his (Tom's) hand, there might be something doing again.

After some thought the boy locked the papers and the money in the tin box and hid it between the two mattresses of his bed.

Then he sat down to read the book whose fall from the table had defeated the purpose of the new lodger.

Somehow or another he couldn't get interested in the book.

That Frenchman's face kept coming between his eyes and the printed page.

There was something familiar about that face, particularly the eyes, that struck him as very odd, for he was sure he had never met the man before.

"He certainly puts me in mind of somebody I've met, but bless me if I can think who that somebody is," thought Tom. "It must be that he looks like some broker I've run against down in Wall Street. Yes, that must be—Gee! I've got it. Those eyes of his are just exactly like the eyes of Steve Johnson," he ejaculated, suddenly. "But Steve didn't look like a Frenchman even a little bit. He looked more like a human ourang-outang than anything else with those whiskers. He ought to be out at Silver Creek by this time. At any rate, I'll look to hear from him in a few days. I hope he'll have no trouble finding Mr. Carvel's daughter. It's about time the girl came into her rights. If Steve does bring her on, with the documents to prove her identity, Mr. Carvel will have another fit. But he's got to do the right thing by her, unless he wants me to go back on him. She must be about seventeen years old now. Time she found out who her father is."

Tom read till half-past ten, then he not only locked his door but barricaded it with the table.

Feeling tolerably safe now, he undressed and went to bed.

Nothing happened to disturb him during the night, and he woke up at his usual hour.

When he went downtown he carried the tin box with him and asked the cashier to put it in the safe.

Mr. Carvel employed no regular stenographer, but he required the services of one for all that.

So he had an arrangement with Miss Sharp, a public stenographer, several floors above in the same building, to send a girl down every day to take dictation.

After she took it she returned to her office, transcribed the letters and other matter on her typewriter and handed her work to her boss, who charged it up and sent it down to Mr. Carvel by her office boy.

The same girl didn't come down every day, but that fact didn't bother the broker any.

All he wanted was to have his work done correctly—he didn't care who did it.

So many of the girls had attended on the broker that Tom thought he knew all the typewriters connected with Miss Sharp's establishment.

On the morning he brought the tin box downtown an entirely different girl from any he had seen before reported for work in the office.

Tom regarded her with considerable admiration, which was something out of the common for him, as he was not easily "mashed" on girls.



He thought she had the sweetest face he had ever seen. She was a blonde, with golden hair and sapphire-blue eyes.

As Mr. Carvel was late in getting down that morning Tom invited her into the private room on his own responsibility, and then for fear she might feel lonesome proceeded to make himself agreeable to her.

He found out that her name was Olive King, and that she was from the West.

She had only been in New York for a short time, and was living in Harlem at the Young Women's Christian Association Building.

She had no friends in the city, and was entirely dependent on herself for her livelihood.

By the time Tom had learned all this Mr. Carvel came in and he had to get out.

She took the broker's dictation for several days in succession, and Tom was getting pretty well acquainted with her, when she stopped coming down, much to the young messenger's disappointment.

He asked the girl who took her place where she was, and was told she was on some other kind of work up in the office.

Tom felt relieved, for he had been afraid that she had left Miss Sharp, and that he might lose track of her, which he didn't want to do.

Olive King was the first girl Tom had ever been interested in, and she occupied a good part of his thoughts.

On Friday afternoon Tom had to go to Brooklyn on business and report at the office before he went home.

It was a quarter of five when he got back to the office and handed a letter to the cashier he had brought back with him.

"Take this work up to Miss Sharp's office, tell her that it's wanted as soon as possible in the morning, and then you can go home," said the cashier.

"All right, sir," replied Tom, glad of a chance to go upstairs so that he could catch a glimpse of Olive King again.

The elevator took him to the tenth floor, where he got out and started down the corridor.

Miss Sharp's office was in the rear corridor off the main one.

As Tom approached the turn he heard a girlish voice exclaim:

"Please let me pass. You haven't any right to detain me!"

"My dear Miss King," replied a man's voice. "Why so coy? You are really the most charming young lady I have ever met. Permit me to escort you to the car you take."

Tom stopped short and listened for developments.

It struck him that Olive King was being annoyed by someone, whose voice at least intimated that he was no common person.

The young messenger was prepared to hasten to her assistance if she required it, but prudence suggested that he find out first whether it was necessary for him to butt in.

"Will you let me pass, sir?" asked the girl again.

"I can't lose you that way, 'pon my word, I can't. You really must let me accompany you part way home."

"No, sir," she answered, decidedly. "Let me pass. You annoy me!"

"Well, let me have a kiss and you shall go."

Tom heard a slight scuffle and then a low scream from the girl.

He sprang around the corner and saw Olive King struggling in the grasp of a well-dressed man.

That was enough for Tom.

He grabbed the man by the arm and tore him away from the girl.

"How dare you interfere? you young jackanapes!" roared Miss King's persecutor, whom Tom recognized as a young broker new to the Street, aiming a vicious blow at the young messenger's head just as the boy caught the frightened and staggering girl on one arm.

Tom dodged the blow and swung his right fist.

It caught the angry broker on the point of the chin and he went down on the marble floor like a shot.

## CHAPTER IX.

### TOM MAKES A DANDY HAUL IN P. & B.

Tom released his slight hold on the girl and stood ready to defend himself when the trader got on his feet.

The man, whose name was Windom, picked himself up almost sputtering with rage.

"You—you infernal young monkey!" he roared. "I'll have you arrested for striking me!"

"All right, do so," replied Tom, coolly. "I'll show you up in court. You insulted Miss King in my presence. You tried to kiss her against her will. I suppose you call yourself a gentleman," the boy added, scornfully. "Well, you did not act like one. You ought to be ashamed of yourself!"

"How dare you address me that way? you whipper-snapper! Do you know who I am?"

"I know you're a broker, and that your name is Windom. That's all I know about you; but if you were the President of the United States I'd treat you in the same way for acting toward this young lady as you did."

Olive King made no effort to get away, though she was free to do so, but watched the issue between her defender and her insulter with dilated eyes and troubled face.

She was deeply grateful to Tom for saving her from the broker's advances, and she felt that she would not be treating him as he deserved by running away and leaving him to face the consequences of his chivalrous conduct alone.

Windom glared at the young messenger in a furious way.

There was something in the boy's eye that deterred him from springing at him as he would like to have done.

Tom was a stalwart young fellow and full of sand.

His face showed that he was not one who would stand any nonsense, and the broker seemed to realize that to engage in a scrap with him might not be to his advantage.

The blow he had got on the chin had also served to take some of the fight out of him, and he was not anxious to get any more of the same kind.

"I'll remember you, and fix you for this," he said, with a scowl. "I'm not to be insulted by a young puppy like you with impunity. I'll find out who you work for and report your conduct, then we'll see how you'll come out."



"I'm not afraid of what you can do. I work for Frederick Carvel, Curb broker, on the fourth floor of this building. Call on him if you want to to-morrow, and tell him your story. I'll tell him mine afterward. Then we'll see how you'll come out yourself," replied Tom, defiantly.

Windom started to make a retort, but seeming to think better of it, he turned on his heel and walked rapidly away, leaving Tom and Olive together.

"If you will wait till I turn this package in to Miss Sharp I will see you downstairs; that is, if you will permit me," said Tom, turning to Miss King.

"You are very kind, Mr. Sedgwick," replied the girl. "I will wait."

It didn't take the boy but a moment to finish his errand, and then he rejoined her in the corridor.

"Now we will go, Miss King," said Tom.

"You were very good to save me from that man's insulting conduct," she said, earnestly. "I hope you will understand that I am grateful to you, and very, very sorry that you had trouble with him on my account."

"Don't mention the trouble, Miss King. It was my duty to interfere in your behalf. I am very glad to have been of service to you."

"I appreciate what you did very much. He frightened me a good deal."

"How came he to act so rudely to you? Do you know him at all?"

"I have taken dictation in his office; but I'll never do it again—never, not if I lose my position with Miss Sharp," she replied in a tone that showed she meant it.

"I should say not," answered Tom.

"I did not like his actions toward me, anyway, while I was doing his work. He made me very nervous, for he kept looking at me all the time, and saying things that had no reference to business whatever. I intended to tell Miss Sharp, if she told me to go to his office again, that I preferred not to do so, and I should have given my reasons. I have taken dictation from several gentlemen in the building, but he is the only one who presumed to treat me with a familiarity that no girl desires from a strange man. After what has just occurred I am almost afraid to remain in the building."

"You mustn't get nervous. I don't think he'll dare bother you again. If he should, just let me know. I should consider it a favor to be permitted to protect you."

"Thank you; but it wouldn't be fair to impose on your kindness."

"You're not imposing on me at all. You have told me that you are alone in this city, without a friend. You ought to have somebody whom you could call on in case of need. I should be glad to be your friend if you'll let me. I don't want to force myself on you, but it would give me great pleasure to be of service to you in any way I could."

"I thank you very much. You are indeed very kind to make the offer, and I assure you that I appreciate it."

The elevator now stopped at the floor and they boarded it.

When they reached the front door Tom offered to see her to the elevated station, and she gratefully accepted his escort.

The girl's natural reserve gradually wore off as they walked to the Hanover Square station together.

When they reached there he said he was going uptown himself and would ride with her as far as 125th Street, where she got off.

He learned that life at the Y. W. C. A. was rather lonesome, as the girls there did not show any great anxiety to be well acquainted with her.

She spent most of her time in her little room, and it was very far from being like a home to her.

"Wouldn't you like to make a change?" asked Tom, eagerly. "My mother has a nice room to rent, and she will board you, too, if I ask her to. You won't have to remain alone in your room at my house. Mother will treat you just like one of the family, and I'm sure you'll be more comfortable. Besides, I'll take you out and show you around. There are lots of places you can go. You will then be sure of protection with me around. You'll find me just the same as a brother. I wish you would come up. I never had a sister, and I promise if you will come to treat you as one."

Olive appeared rather diffident about accepting his generous offer, though she thanked him for the interest he showed in her.

Tom pressed her to consider the matter, and she hesitatingly agreed to do so.

"I'm sure you'll like my mother, Miss King," he said. "You'll find her a good friend, at any rate, and I think you need such a one in this city."

She left the train at 125th Street Station, Tom promising to see her if possible on the following day.

Next day, returning from lunch, she met Broker Windom in the elevator, but he did not attempt to address her, much to her relief.

Tom, instead of going home that afternoon when he got off, walked down to the Battery to kill time and then returned to Wall Street in season to meet the girl as she came out of the building on her way home.

He rode uptown with her on the elevated.

"I spoke to mother about you, Miss King," he said, "and she told me to tell you that she would be very glad to have you come and live at our house. She said she will treat you just like a daughter. She asked me to invite you up to dinner on Sunday. If you will come I will call for you at the Y. W. C. A., and bring you back afterward. What do you say?"

Olive, after some hesitation, consented to the arrangement, and so, early on Sunday afternoon, Tom called for her and took her up to the Bronx.

Tom's mother and the girl took an immediate liking to each other, and before the visit was over Olive had agreed to come and live at the Sedgwick home, to the young messenger's great satisfaction.

She moved her small possessions up about the middle of the week, and after that Tom saw her every day, morning and night, and the more he saw of her the more he was attracted to her.

It was about this time that he got a letter from Silver Creek, Colorado, signed by Steve Johnson.

The man with the whiskers told him that he could find no trace of Mr. Carvel's daughter.

All he could find out was that her uncle had died when



she was five years old, but what had become of her he had not been able to learn up to that point.

He had secured official records of the date of her birth and of her mother's death, which he would bring with him when he returned.

He said he would continue his search for some clue to her present whereabouts as long as his money held out, and would then write Tom for further instructions.

Tom was disappointed with the contents of his letter, as he had counted on Steve finding the girl right away and bringing her on to New York.

The story Johnson had gone over that day in Mr. Carvel's office had taken a strong hold on the boy's interest, because his sympathies had been aroused by the heartless way the broker had treated his first wife, and he was determined that, if it was possible for him to bring things about, Mr. Carvel should be compelled to acknowledge his first child, and provide for her future.

A few days after Johnson's letter came to hand, Tom learned by accident that the M. & N. road had gotten control of the P. & B., which furnished them with a monopoly of the traffic in the eastern section of the State.

The P. & B. had been running to seed as an independent line, and its securities had been going a-begging for some time in the market.

By the consolidation arrangements a dividend would be guaranteed the stockholders of this line for 99 years, and consequently as soon as the news of the deal was announced officially the stock was sure to take a big jump.

Tom saw his chance to make a first-class haul by getting in on the ground floor with those on the inside, and he got busy right away.

P. & B. was then going around 45.

Tom left an order with the little bank to buy for his account 600 shares on a margin.

It took nearly all of his \$2,800, but that fact didn't worry him, for he saw his way to a fine haul the moment the boom set in.

The little bank found some difficulty in securing even so small a number of shares, but their representative got them finally, and only just in time, for on the following day the price jumped to 47, on account of the scarceness of the stock.

It kept on going up as the brokers found it was hard to get, for the suspicion got around the Street that an effort was being made by some syndicate to corner the visible supply.

Under these circumstances the announcement of the consolidation got out a little sooner than originally contemplated.

As soon as the fact was officially confirmed P. & B. became remarkably active, and within a few hours was being sought for at 60.

Tom felt safe in holding on for the best figure he could get, as it was different from a fictitious boom.

A great deal of trading was done in the stock above 60, and finally Tom sold out at 65 3-8.

This gave him a profit of \$12,000 clear, which was more than he had expected to make.

With nearly \$15,000 he felt like a small capitalist.

## CHAPTER X.

### HOW TOM MADE A CONSIDERABLE ADDITION TO HIS CAPITAL.

It was around this time that Mr. Carvel made a very successful deal in the Curb market.

In some way he found out that a certain copper stock that was selling low in the market was about to take on a boom.

The mine had come into possession of a syndicate of capitalists which had the facilities to make things hum.

At any rate, the broker put into the deal every cent he could scrape together, and the result was he cleared about \$100,000.

This was the first real lucky transaction he had pulled off in years, and it set him on his feet in good shape.

He immediately hired a better and larger suite of offices in the same building, and began to spread himself.

Tom, finding out that he intended to get a stenographer on the premises, asked him as a favor to hire Olive King.

The broker had no objection, as he rather liked the girl who had done a good deal of work for him through Miss Sharp's office, so the arrangement was made and Olive came to work regularly for him.

One day not long afterward Dick Butterick met Tom on the street.

"Say, Tom," he said, with some eagerness in his tones, "I've got on to a fine tip. I haven't any money to use it myself, which is hard luck, so I'd like to sell it to some broker who would allow me a percentage on his winnings. Do you suppose I could do that?"

"Why don't you sell it to your boss?" asked Tom.

"Not on your life! I got hold of it through our office."

"Oh, you did? Then you ought not to sell it at all."

"Why not? Haven't I a right to?"

"I shouldn't imagine you had. I'm hot after tips myself, for I've a little money to put up, but I wouldn't care to use anything that I heard in my own place. I don't think it's a fair deal on your boss. It might queer some of his plans if the thing got out to another broker."

"Oh, well, my boss doesn't treat me any too well. I've asked him for a raise, and he can't see it," replied Dick, discontentedly.

"That doesn't make any difference. It ought to be a matter of honor with you to keep your mouth shut about what you hear in your own office."

"You're too blamed conscientious!" growled Dick.

"I don't think so. How did you hear about this tip?"

"Oh, while I was in the boss's private room this morning doing something a couple of brokers came in and asked him to join a pool they were forming to boom a certain stock. He finally agreed to take a hand, so I heard their plans and the name of the stock to be boosted."

"And now you want to sell that information?"

"That's what."

"Don't you know that would probably upset the syndicate's operations?"

"How would it?"

"If you traded that news off to a smart trader he would probably get up a combine to offset the plans of your employer and his friends. Then your boss would be likely to lose all the money he put up on the deal."



Dick saw the point and was silent.

"Say, how much money have you got?"

"Fifteen or twenty thousand, more or less," grinned Tom.

"Considerably less, I guess. You've got \$500, anyway, I understand. You couldn't hurt the syndicate with that amount."

"No, I don't think I could."

"Well, it would be fair for me to let you in on this thing so you could make a small haul, and divide with me, wouldn't it?"

"It would be fair enough on my part to make use of the information, but I don't think it would be entirely fair on your part to give it to me. You can do as you please; you're the boss of your own actions."

"Why do you want to make a fellow feel cheap?"

"I'm not exactly trying to make you feel cheap. All I'm doing is to tell you how I look at such things."

"All people don't look at things alike."

"I know they don't. Still, right is right, no matter how you may try to twist it about to suit your desires."

"Say, you make me tired sometimes. Don't you know that the brokers down here are doing one another whenever they get the chance?"

"I've heard something of the kind, but I don't believe the practice is universal. There is honor in Wall Street as well as elsewhere."

"Supposing some broker had overheard what I did, wouldn't he make use of the information?"

"I guess he would."

"Then where is all this honor you're talking about?"

"That isn't a question of honor. If a trader accidentally gets possession of the plans of a rival he has a perfect right to make the best use of the knowledge that he can. If the man got hold of his information under a promise that he would not use it, and then broke his promise, that would be dishonorable."

"Well, I didn't get hold of my information in any such way."

"If you hadn't been an employee of your office you wouldn't have been in a position to find out what you did. All employees are expected to be loyal to the establishment from which they draw their salary. You have no right to give any of your office secrets away."

"Then you don't want me to tell you what I heard?"

"It's up to you, Dick. I think, on the whole, you'd better not."

Dick didn't tell Tom, and went off rather disgusted.

Tom, however, found out himself in quite a different way, though he was indebted to his friend in a general way for the clue.

A few days later when he was at the Exchange he saw Broker Rollins, Dick's boss, buying in H. & L. shares as fast as they were offered.

It recalled to his mind what Dick said about a pool that was being organized to boom a certain stock, and that his employer had gone into it.

Tom wondered if H. & L. was the stock in question.

When he went back to the Exchange later on he saw Rollins still buying in the same stock.

Meeting Dick shortly afterward he said:

"I'll bet I've found out what stock that is that the pool you spoke about is going to boom."

"What stock is it?" asked Dick.

"H. & L."

"How did you find out?" Dick said, in surprise.

"By using my eyes."

"Well, that's the stock, all right. It's a sure winner."

"Glad to hear it. I'll buy a few thousand shares just to try my luck."

"A few thousand shares! You give me a pain in the gizzard! One would think you was a capitalist."

"I am."

"Do you call yourself a capitalist because you're worth \$500?"

"How do you know how much I'm worth?"

"You told me some weeks ago that you won \$300 on D. & L., and that made you worth \$500."

"How do you know but I've made a million since?"

"Oh, go bag your head! You haven't made a cent since or you would have told me."

"That so? Don't fly away with the idea that I'm telling all I know."

"And don't you fly away with the idea that you can jolly me into believing a lot of tommyrot."

"I haven't asked you to believe anything. You're doing all the howling yourself."

"You said you were going to buy a few thousand shares of H. & L. to try your luck, didn't you?"

"What if I did?"

"How can you when H. & L. is going at 69?"

"That's my business, Dicky!"

"Say, you're all right! Good-bye; I'm in a hurry," and Butterick walked away.

That afternoon Tom went around to the little bank and gave an order for 2,000 shares of H. & L.

Next day it was up to 69 7-8.

On the following afternoon it had crawled up to 71.

Three days afterward it was quoted at 73.

That day Tom got a letter from the man with the whiskers saying that he believed he had gotten hold of a clue at last which might lead to results.

He was going to Denver and wanted the boy to send him another \$500.

Tom told Mr. Carvel and sent Johnson \$300 by draft.

On the following day there was great excitement on the Exchange.

H. & L. started to boom like wildfire.

In one hour it advanced ten points, and closed that day at 85.

It opened next morning at 86, and the traders were wild over it.

When the price reached a fraction above 90 Tom had a chance to go to the bank and order his shares sold.

Inside of ten minutes he was out of the market with a profit of \$42,000.

He was now worth \$56,000 in good money.

Next day he met Dick on his way to the Exchange.

"I've made a haul out of H. & L.," he said.

"How much did you make?" asked his friend, curiously.

"Enough to make me feel kind of liberal. You didn't give me the tip, but you said enough to put me on the track



of the deal. Here's \$500. Put it in your vest pocket and say nothing."

Tom pushed five \$100 bills into Dick's hand and then skipped away before Butterick could recover from his astonishment.

## CHAPTER XI.

### IN WHICH TOM PASSES THE \$100,000 MARK.

"Tom," said Mrs. Sedgwick at the supper table on the following evening, "what does this mean? I found it on the table in your room this morning."

Tom looked and beheld the statement he had received the previous day along with his check from the little bank on Nassau Street.

It contained—Item one, profit on 2,000 shares of H. & L. stock purchased at 69 and sold at 90 3-8, \$42,750; item two, commission and interest, \$550; item three, margin deposit, \$13,800—total balance, \$56,000.

Tom looked ruefully across the table at Olive King, to whom he had already confided his good fortune, and then somewhat doubtfully at his mother.

"Just a little stock transaction, mother," he replied.

"A little stock transaction," she repeated, glancing at it again. "The Bank of Nassau Street in account with Thomas Sedgwick, \$56,000. How could you be interested in a stock transaction involving such a large sum of money?"

"Easily enough, if I was fortunate enough to have the margin to put up on the deal."

"It says here, 'margin deposit, \$13,800.' Is this something that you executed for Mr. Carvel?"

"No, mother, it's something I put through for myself."

"I should be glad if you would give me a clearer explanation."

"Once upon a time, mother, I came into possession of \$55. I put it up as margin on 10 shares of A. & C. at 52. I sold out at 66 and made \$145. That sum, together with my margin deposit, which was returned to me, gave me a capital of \$200. I told you about the transaction and you made me give up the \$200. I wanted to keep it to make more with, but you couldn't see it. You remember that, don't you?"

"Certainly, I do. The money is in the Bronx Savings Institution with my own funds, and it is safe there. One of these days you'll get it back with interest, and everything else I own, including this house."

"I know it, mother, but I hope it may be a great many years before I get it back that way. I prefer my mother to all the money and property in the world."

"You're a good boy, Tom," smiled his mother; "but that isn't explaining the meaning of this paper."

"I'm coming to it. When I found you wouldn't let me have that \$200 I made up my mind to save another \$200, and I did."

"And you never told me?"

"Not a whisper," laughed Tom. "I invested it in 30 shares of D. & L., and made \$300. That gave me \$500."

"Tom Sedgwick, are you telling the truth?"

"Did you ever know me to tell you an untruth?"

"No, Tom, never."

"The \$500 I put into 100 shares of C. & A., and cleared \$2,300."

His mother almost gasped.

"Do you remember the evening that your Frenchman lodger attacked me in my room?"

"Of course I do."

"You remember seeing the tin box overturned on the floor?"

"Yes."

"The \$2,800, my capital at the time, was under it."

"And you never——"

"No, I never let on."

"Why should you conceal the money from me?"

"Because I didn't want it to follow the \$200 into the Bronx Savings Bank."

Mrs. Sedgwick hardly knew whether to be provoked with her son or not.

"The \$2,800 enabled me to corral 600 shares of P. & B. at 45, which I afterward sold at 65 3-8, making a profit in round numbers of \$12,000. I was then worth almost \$15,000. Now you know how I was able to put up that \$13,800 on H. & L. The statement shows you that I made \$42,000. I am now worth exactly \$56,000, for I gave \$500 to Dick Butterick because in a way he put me on to the deal. Now you've got the whole story."

"Do you mean to say that you're worth at this moment \$56,000?" asked his mother, incredulously.

"Every nickel of it. If you want the \$6,000 you can have it, but the \$50,000 is the capital by which I hope to make a good many more thousands before I'm a year older. If you hadn't taken that \$200 from me I might have been worth more."

Mrs. Sedgwick was so paralyzed by Tom's statement that she forgot to say whether she wanted the \$6,000 or not.

It was some time before she could realize that her son was so well off.

"Money must be made very easily in Wall Street when boys like you can pick up so much."

"You forget how smart I am," laughed Tom.

"Olive, dear," said Mrs. Sedgwick, "you are pretty well acquainted with Wall Street. What do you think about this matter?"

"I think Tom is a very lucky boy," the girl answered.

As the boy's natural guardian, Mrs. Sedgwick thought it was her duty to take charge of that \$56,000, but under the circumstances she wasn't sure but he could make better use of it himself.

So, after thinking the matter over she concluded to let things rest for the present as they were, half persuaded that before many weeks he would tell her that he was worth \$100,000.

Two weeks went by after that and Tom ran errands and carried messages like any other Wall Street lad in his line.

Then one evening when he got home he found a letter from Steve Johnson saying that the clue he was following had not panned out as well as he had expected, but that he still had hopes of finding out something.

He suggested that a couple hundred dollars more wouldn't come amiss, and advised Tom to strike Mr. Carvel for it.

Tom forwarded him \$100 and told him to economize.



Several times Mr. Carvel asked his messenger about Steve Johnson, but Tom always evaded giving any exact information as to that man's whereabouts.

Knowing, as the broker did, that the man with the whiskers had him where the hair was short, he could not help wondering why his ex-clerk did not appear and turn the screws on him.

He was prepared to purchase Steve's silence at any reasonable price, but so far, through some mysterious influence, presumably on his messenger's part, Johnson failed to take advantage of his grip.

Mr. Carvel endeavored to find out from Tom how it was that Steve Johnson kept so quiet, but the boy wasn't saying anything at present, and so the broker could only puzzle his own brain for a solution of the enigma.

Four weeks more passed away and then Tom got hold of another good tip.

He and Dick were attending a show at a well-known vaudeville house.

During intermission they went out to stretch their legs, and after stretching them to some extent they entered a cafe for a drink—of lemonade.

Here Tom heard two brokers conversing about a syndicate they were interested in which had just been formed to boom S. & T. stock.

Although Tom did not hear very much, he learned enough to convince him that he would make no mistake in loading up with the stock in question, which was going at 72.

He passed the tip on to Dick, as that youth was itching to double or treble the \$500 he had received from his friend.

Next morning Tom went to a well-known brokerage establishment and arranged for the purchase of 5,000 shares of the stock.

"Who is this for?" asked the head of the house as Tom was counting out the \$36,000 margin.

"Make out the order and I'll sign it," replied the boy.

"Whom do you represent?"

"I represent myself. Any objection?"

"No, not as long as you've got the money; but it's rather unusual."

"Unusual things are constantly happening in Wall Street," replied Tom.

"I suppose you're acting for somebody who doesn't wish to be known in the transaction," said the broker.

"I have no objection to you supposing what you please; but that doesn't say that your supposition is correct."

The broker laughed.

He didn't for a moment believe that Tom was the principal in the deal.

However, as the boy was putting up the money he had to recognize him in that capacity.

Tom signed the order, got his memorandum and left the office.

Dick Butterick about the same time managed to get around to the little bank on Nassau Street and put up the necessary margin to secure 65 shares of S. & T. for himself.

That afternoon the two boys met.

"Did you get in on S. & T., as you said you were going to, Tom?" asked Butterick.

"Sure thing. I bought quite a block. At least, I left my

order with a broker to get it and put up the margin. How about yourself?"

"I left my order with the bank for 65 shares. I see the price is up half a point now."

"You ought to be worth more than a thousand when this deal is over, if you sell out at the right time."

"That's what I'm looking for."

"Yes, we're all looking for the coin these days, old man. Well, so-long, I must get back to the office."

There was not much doing in S. & T. for two days, the price slowly advancing to 74, then it began to attract some attention owing to its scarcity in the face of buying orders from the outside speculators.

The demand being greater than the supply, the price began to jump, and when the Exchange closed the third day after the boys had secured a hold on their shares the stock was quoted at 76.

Next morning quite a crowd of traders gathered around the S. & T. standard looking for the stock for their customers.

It opened at 76 5-8, and at noon reached 79.

The brokers, scenting a boom ahead, were very eager to get hold of the stock, and the result was the price kept on the rise.

Other stocks participated in the bullish feeling, and the bears got under cover.

By two o'clock the Exchange was in a whirlwind of excitement.

Dick Butterick kept his eye on the tape whenever he got a chance, and was so excited that he could hardly attend to his work.

It was a new experience for him.

Every little while he found himself another \$65 ahead of the game, and he felt just as if he was finding money by the fistful.

Tom was taking things coolly, notwithstanding that every advance of a point represented a profit of \$5,000 to him.

At half-past two S. & T. was going at 82, and that meant if he sold out now he would be worth \$100,000.

From the general appearance of things he was confident that it would be safe to hold on for a higher figure.

The stock closed at 84 that day.

Tom and Dick met by appointment at half-past three and shook hands over the outlook.

"I think I'll order my shares to be sold at 85. That will give me a profit of something over \$800," said Dick.

"I would, if you think you won't get much chance to get around to the bank to-morrow," said Tom.

"I don't think I'll get any chance. I was kept on the jump all day and it will be the same thing to-morrow. We're loaded up with orders to buy stocks."

"Then get out while you've the chance," advised Tom. "It's different with me. We're fairly busy, but nobody calls me down if I take a few minutes to myself."

So Dick put his selling order in that afternoon for the next morning.

Tom held on until eleven next day, when S. & T. had gone up to 89 1-2, then he ordered his broker to close out his holdings.

That night he told his mother and Olive at the supper table that he had been in a big deal on the market and had cleared \$86,000.



"That makes me worth just \$142,000," he said, complacently.

His mother had ceased to be astonished at anything he might do downtown in the speculative line since she learned that he was worth \$56,000, and she accepted his statement as another evidence of his remarkable luck.

Olive, knowing better how things went in Wall Street, was amazed at his good fortune, and judged that he must be a wonderfully smart boy.

And while Tom was being patted on the back in his own home, Dick was in the seventh heaven of delight in his, for he had given the whole family a fit by his declaration that he had made \$800 that day in the stock market and was worth, all told, a matter of \$1,300.

## CHAPTER XII.

### TOM GETS HOLD OF A DANDY TIP.

That evening Tom took Olive out for a walk.

It was a fine night, calm and warm, with a round moon hanging like a white globe in the sky.

"Glad you shook the Y. W. C. A. and came to live with us, Olive?" asked Tom.

"Oh, yes. It seems just like home to me," she replied.

"You have never mentioned anything about your people since you've been with us. Your father and mother are dead, I suppose."

"Yes."

"Hadn't you any brothers or sisters?"

Olive shook her head.

"Well, you and I are in the same boat in that respect. We are a pair of lone chicks. You came from St. Louis, I think you told us?"

"Yes."

"How long did you live there?"

"Ever since I was a little girl."

"And before that?"

"We lived in Denver."

"You were born in Denver, then?"

"I'm not sure of that."

"Didn't your mother ever tell you where you were born?"

"No. I never thought anything about the matter. I suppose I was born in Denver, because I do not remember anything but is associated with that city."

"I guess you were born there, then. How did you like it there?"

"I can hardly tell you, as I was very young when we moved to St. Louis."

"How came you to come to New York all by yourself?"

"I always had a great longing to come to New York and live," she replied. "I can't tell you just why, but something seemed always turning my thoughts in this direction. I have often wondered what it was. It was just as if something was drawing me here—something that I could not resist."

"That was funny."

"Yes. Well, after mother died and I was left entirely alone, the feeling became stronger than ever. I felt timid about making the trip to such a large city as this is, where

not a soul knew me, nor would care for me when I came. And yet, in spite of that, I just had to come. It seemed as if I couldn't help myself."

"Well, you have found friends who do care for you, haven't you?"

"Yes. I have been very fortunate indeed in that respect. Your mother is very, very good to me, and I have learned to love her very much."

"And how about me? Any fault to find with the way I've acted toward you?"

"No, no. You've been very good, too," she said, flashing a grateful look in his face.

"And don't you love me just a little bit, too?"

Olive blushed and looked at the ground.

"Well, I suppose I've no right to expect you to think so much of me, but I wish you did, for I think the world of you. If you were my sister I couldn't like you better."

Olive remained silent, and for a few minutes Tom said no more.

"Say," he blurted out, at last, "don't you believe that I think a lot of you?"

"Yes," she answered, after a pause.

"Have you any objection to it?"

"Why should I?"

"The more I see of you the more I feel that you are the nicest and sweetest girl in all the world. I don't like to think that some day you may meet another fellow that you'll like better than me. I am sure it would break me all up."

Olive said nothing, but kept her head bent down.

"Olive, don't you know that I care for you as much as I do for—mother?"

She made no reply.

"Don't you care whether I do or not?" he asked, anxiously.

"Yes," she returned in a low tone.

"If you do care, won't you say that you love me just a little?"

The street was silent and deserted at that spot, and Tom stopped under a big overhanging elm.

"I want to know, Olive. You are everything to me. If I lost you I shouldn't care whether I lived or not," said the boy, earnestly. "I want to find out just how I stand with you. The uncertainty of the thing is worrying me. Tell me, won't you? Do you care for me? Do you love me a little?"

He lifted her face gently in his two hands, but she kept her eyes averted.

"You won't speak. I suppose that means that you don't—"

"No, no, Tom. I do care for you."

"How much?"

"With all my heart," she cried, dropping her head on his shoulder.

"Do you love me with all your heart?"

"Yes. I love you dearly. Better than any one else in the world."

"Then kiss me, dear."

She raised her lips to his, and the moon was the only witness of their young love, and that luminary wasn't giving anything away.

The rest of their walk was a dream of happiness, and



Tom thought that winning the biggest kind of a stake in the stock market wasn't a circumstance to it.

A week later Tom received the following laconic epistle from the man with the whiskers:

"St. Louis, June 10, 189—"

"Friend Sedgwick: I've struck the trail at last. It's a warm one. Send me \$100. Yours, STEVE.

"Address me care of the Planter's Hotel."

"I wonder if he's telling me the truth?" mused the boy, as he read the note a second time. "If he couldn't learn anything at Silver Creek where Mr. Carvel's wife died, and where all the records of the case are, how can the trail be so warm in St. Louis? Well, I must send him the hundred, or he'd be back here bothering me for his papers. I hope he does find out where the girl is. It would be a whole lot of satisfaction for me to know. I wonder if she's pretty? Well, one thing is certain—she isn't in it with Olive, I'll bet any money."

So Tom sent \$100 to Steve Johnson, care of the Planter's Hotel, St. Louis, Mr. Carvel giving it to him.

He looked to hear from Steve within two weeks, but four passed and no word came.

One day Mr. Carvel sent Tom with a note to the secretary of the Mining Exchange.

The gentleman was not in when he got there, but Tom was told he was expected any minute.

As the note was important Tom took a seat by an open window that overlooked a small area.

Diagonally across from him was another open window, out of which floated a conversation between two men which attracted the boy's attention and interested him very much.

"You are sure this information is to be relied on?" said a deep-toned voice.

"Positive. My brother had it straight from one of the directors of the road," said another voice.

"I know that the B. & O. has been after that line for a long time, but as it was a close corporation they did not seem able to connect."

"The deal is concluded now, and the papers will be signed in a day or two."

"How much R. & N. stock is there out? We must get a hustle on and buy up all we can get hold of before the news that it has been absorbed by the B. & O. gets out. There is a fortune in it for us."

"I'm afraid there is very little held in this city—probably not over 25,000 shares. There is an old lady named Sprague in Germantown, Philadelphia, however, who has a block of it that she's been wanting to sell for a long time. She has always asked too much for it, as things stood heretofore, and nobody would buy it at her figure."

"What does she ask?"

"Sixty."

"R. & N. hasn't sold higher than 55 in years."

"That's right. Ten days from now, however, it will be sought for at 75, so we can afford to pay the old lady 60 for her holdings."

"How many shares has she?"

"Thirty thousand."

"At the market price her shares are worth over a million and a half. She seems to be pretty well fixed."

"She is. She's worth a million or two beside that stock."

"How did she get so much of the stock of that road?"

"Her husband was one of the original stockholders and directors. He left it to her."

"I wouldn't mind being her heir-at-law," laughed the other.

"She's got a small army of grandchildren and others to divide her property among. They've been looking for her to die these ten years, but she holds on like a major, and may last ten years yet."

"That's the way with some old people. They never know enough to drop out and let their wealth circulate. Well, about that stock. If we pay 60 for it, it will cost us \$1,800,000. It will be a whole lot of money to raise on short notice. I suppose we'll have to take the whole block or nothing?"

"Yes. We've got the rest of the week to get the money. I'll send one of my clerks on to Mrs. Sprague with \$50,000 to buy a week's option on the stock. Then we'll be sure of it."

"All right. When will you send him?"

"To-morrow morning."

"Very good. I'll get busy at once to raise my half of the amount. I can get half a million easy enough right off the reel, but I'll have to borrow the rest."

"It will pay you. We should clear nearly a quarter of a million apiece."

There was a shuffling of chairs in the room as if the men had gotten up, and presently Tom heard a door slam.

Tom meditated on what he had just heard.

"I have \$142,000 lying idle. I should like to turn it into a quarter of a million. This seems to be a chance. The question is, will I be able to get hold of any of those 25,000 shares in this city? I'm afraid they may have already been snapped up by the people on the outside. I'd like to get the inside track on that old lady's stock. She wants eight points above the market. If the gentlemen next door are willing to pay that for it, it is a good sign that the price of the stock will soon take on a boom. If I had a couple of million to spare I'd go to Philadelphia, look her up and make her an offer of 60. By the way, that gentleman spoke about sending his clerk with \$50,000 to get a seven-day option. What's the matter with me taking \$100,000 and trying to secure a fifteen-day option? The boom will be on in ten days, according to that gentleman next door, who seems to know it all. It will be considerable of a risk, but there seems to be something like half a million profit in it. Those brokers next door would have a fit if I got ahead of them."

Just then the secretary of the Exchange came in, and Tom handed him the note he had brought.

In a few minutes he was going downstairs with the answer in his pocket, and his mind busy with thoughts of what was going to happen in R. & N. stock.

## CHAPTER XIII.

### A WALL STREET MESSENGER'S DEAL.

The market was rather dead about this time.

All the different exchanges were scarcely doing enough



business to keep the brokers in pocket-money—at least that's the way the traders put it.

Mr. Carvel was doing hardly anything, and consequently Tom was having a pretty easy time of it.

When he delivered the note from the secretary of the Mining Exchange he went to his chair and sat down.

For the next half-hour he did some pretty tall thinking.

Finally he came to a sudden resolution.

He walked into the private office and asked permission to get off for the rest of the day.

Mr. Carvel felt that he was under too much of an obligation to the boy to refuse him almost any request, so he said he could go.

It was near noon, and the first thing Tom did was to go and get his lunch.

Having eaten as much as he wanted he hastened to his box in a safe deposit vault and took out \$100,000 in big bills.

Putting them in an inner pocket, he started for the Cortlandt Street ferry.

He bought a round-trip ticket to Philadelphia.

A train was on the point of starting over the Pennsylvania line.

As soon as he reached Jersey City he boarded it and about two hours later he got off at Germantown Junction.

He hunted around the drug-stores till he found a city directory.

This he consulted for the address of Mrs. Sprague.

He found where she lived, hired a cab and was driven directly to her residence.

On asking for the old lady he was shown up to a sitting-room on the second floor, where he found her reading.

He lost no time in introducing himself and the object of his visit.

He asked her what she wanted for her R. & N. stock.

"Sixty dollars a share," she replied.

"You have thirty thousand shares?"

"Yes. Six certificates of 5,000 each. I will sell the whole or none," she said.

"Will you give me an option on the stock, good for fifteen days?" asked Tom.

"I will, if you pay a deposit of \$50,000, to be forfeited in case you fail to pay for the shares at the end of that time."

"I agree to that, ma'am."

"Very well. I will give you a note to my bankers, but it is too late for you to do any business to-day. In the morning you can take the note to Drexel & Co., pay the \$50,000 and get the option. The bank has a power-of-attorney from me to transact business in my name. You will have the privilege to take up the stock any time within the fifteen days, but if you fail to do it your money will revert to me, and the option will be of no further value."

"All right, Mrs. Sprague. That's business," replied Tom, with a smile.

The old lady then wrote the note, handed it to him and he took his leave.

The cab took him to a downtown hotel, where he proposed to spend the night.

The first thing he did after registering was to send a despatch to his mother informing her that he wouldn't be home that night; then he went out to inspect the town and kill time till the dinner hour.

After dinner he went to a nearby theater, and after that to bed.

Next morning at ten he was at the Drexel Bank.

It took him less than half an hour to transact his business, and then he started for the Pennsylvania depot to return to New York.

He felt pretty good, for he held the option on 30,000 shares of R. & N. stock, good for fifteen days.

Tom reported at his office about one o'clock, and explained his absence during the morning by saying he had been at Philadelphia since the previous afternoon.

The young messenger chuckled when he thought about the two brokers who were busy raising the money to buy the very stock that he now had a two weeks' call on.

When the clerk came back and reported that somebody had secured a fifteen-day option on the certificates they would certainly have a good-sized fit.

He didn't know who these traders were, and his lack of knowledge in this respect did not greatly worry him.

What chiefly engaged his attention was how he was to dispose of the stock when the price went up to a figure that would allow him a good profit.

He could not raise the money to take up the stock and therefore would have to sell the option.

The question that now presented itself was to whom would he be able to sell so large an amount of the stock as 30,000 shares, which even at 60 involved the sum of \$1,800,000.

If the price went to 70 it would amount to \$300,000 more.

He began to fear that he might have bitten off more than he could chew.

He had fifteen days in which to figure the matter out, but practically nothing could be done until the boom started in, and that might not be for ten or even twelve days hence.

As the case stood he had a fortune at stake, and it seemed somewhat of a problem how he would come out in the end.

That day the attempt of some brokers to buy R. & N. in the open market drew attention to its scarcity.

The result was those who had any of the stock wanted a higher price than 52, and before the Exchange closed for the day it went to 56.

Next day the demand caused a further rise to 58.

This was very satisfactory to Tom, who had not looked to see any great activity in the price for a week, at least.

On the third day it was quoted at 59, and on the next at 60.

There it remained for five days.

Rumors of the consummation of a long pending deal between the B. & O. and the R. & N. were now appearing in the newspapers, but there was no official confirmation of the fact.

Still, these reports, taken in connection with the great scarcity of the stock, had the effect of causing R. & N. to rise to 63.

About noon on the tenth day the news came out from an official source, and then there was excitement to burn in the Exchange.

Within fifteen minutes after the Street had undoubted information about the consolidation 70 was being offered with no takers for R. & N.

The price, however, kept going up, and at three o'clock some of the stock was sold for 75.



"It is time that I got busy with my option," thought Tom. "If I could dispose of the certificates in sections I might probably have no great trouble in getting rid of it, but Mrs. Sprague expressly said it would only be sold in one batch. The stock is now worth \$2,250,000, giving me a profit in sight of nearly half a million. But if I fail to dispose of my option my name will be Dennis, with a capital D."

When he went home that night he had almost come to the conclusion that he would have to get Mr. Carvel to help him out with the matter.

At supper he was so preoccupied that his mother asked him if anything was worrying him.

"Well, mother, I made a deal that afternoon I went to Philadelphia which has netted me a paper profit of \$450,000. What's bothering me is how to get the profit that is coming to me. As matters stand there is a fortune at stake, and I hate to lose my grip on it. The deal involves \$1,800,000. I've put \$50,000 up. I've got a matter of \$92,000 in my safe deposit box. If some good friend would come to the front with the balance I'd be right in it."

"How do you expect to manage it?" asked his mother, with no very clear idea of the magnitude of the deal Tom had on his hands.

"That's what is puzzling me," he answered.

The evening meal had hardly been finished when there was a ring at the front door.

Tom answered the bell as usual when he was in the house.

When he opened the door he was treated to a surprise.

There stood the man with the whiskers, looking the same as ever.

## CHAPTER XIV.

### OLIVE KING IS TREATED TO A SURPRISE.

"Well, son," chuckled Steve Johnson, "I've got back."

"I see you have. What report have you to make?"

"I haven't found the girl."

"Is that so?" replied Tom, much disappointed. "I thought from your last note that you were feeling sure of success."

"So I was. I struck the trail at last, and would have got her but for one thing."

"And what was that?"

"She'd left St. Louis, and I couldn't find out where she had gone."

"Then we're where we started out?"

"No, we're considerably ahead of that."

"In what way?"

"I'll tell you what I found out. The first thing I discovered was that her uncle had died when she was three years old."

"That so?"

The man with the whiskers nodded.

"From that time she seemed to drop right out of sight. Nobody in Silver Creek had any idea what had become of her. Afterward I found out she had been adopted by a prospector named King."

"King!" cried Tom, thinking of Olive.

"That was the name. He and his wife carried her to Denver."

"Where?" asked the surprised boy.

"Denver, the chief city in the State. I had a good deal of trouble trying to locate the King family. When I did get track of them I found they had moved to St. Louis."

"Suffering jew's-harps!" almost gasped Tom.

"What's the matter?"

"Nothing. Go on."

"St. Louis is a mighty big town. It ain't easy to find a person whose name isn't in the directory when you haven't the ghost of an idea where they're located. I found any number of Kings, but not the particular King I was huntin' for. But I'm a stickler when I set about doin' anythin'. I kept up the search, and got the police to help me. Finally I located the right Kings, and then I found that they were dead."

"Dead!"

"Well, King himself died many years ago, but his widow only recently. As for their adopted daughter, Olive King, she——"

"Olive King!" cried Tom.

"Exactly. Olive King, whose right name is Olive Carvel, the daughter of your boss, she——"

Tom grabbed Johnson by the arm in great excitement.

"Come right inside."

"Hold on, son, don't pull my arm off. I'll come."

Tom led him straight into the dining-room, where Olive was sitting with a book in her hand.

"Sit down, Mr. Johnson. This is Olive King, of St. Louis and Denver, and possibly also Silver Creek."

"Who?" gasped the man with the whiskers.

"Olive King. It begins to look as if she is the girl you've been hunting for."

Olive looked her surprise as she heard Tom's words.

"Olive, what was your father's and mother's names?" asked the young messenger.

"James Wilson King and Jennie Dean King."

"That settles it," said Steve Johnson, clearly much astonished. "This is the girl. This is the daughter of Mr.——"

"One moment, Mr. Johnson. We will come to that presently. Olive, did you know that Mr. King was not your real father, nor Mrs. King your real mother?"

"Not till mother died, then she told me with almost her last breath that they had adopted me when I was a little child," said the girl, with tears in her eyes.

"What else did she tell you?" asked Tom.

"Nothing. I know she meant to say more, but she was taken with a spasm and died in a few minutes. But why do you ask me these questions, Tom? And who is this man who seems to know something about me?" added Olive, in a half frightened way.

"This man, Olive, knows who your real mother was, and who your real father is."

"Yes, miss," said Johnson; "I saw you when you were two days old. You were born in Silver Creek, Colorado, a few days before your mother died, and here are the documents to prove it. There is a certified copy of the original record of your birth," went on Steve, singling out a particular paper. "You were christened Olive. Your mother's name was Edith Carvel."



"Carvel!" exclaimed the girl, looking at Tom.

"Exactly. Your father——"

Steve paused and looked at Tom for instructions.

"Is my father alive?" asked Olive, excitedly.

"He is," said Tom.

"Where is he? Do you know, Tom?"

"I do. He is living in this city."

"If my father is alive why did he not take care of me after my mother's death? Why was I adopted by Mr. King?" asked the girl anxiously, with a throbbing heart.

"Because your father never knew that he had a daughter till a few months ago."

"He never knew?" said Olive, in a puzzled tone.

"No. He believed that your mother died without having given birth to you, consequently for the past seventeen years he has been in ignorance of your existence."

"Why?"

"He was in this city when your mother died in Silver Creek."

"Could he not have found out?"

"There are reasons why he did not."

"What are they?"

"I can't explain just now."

"You say my father is living in this city?"

"Yes."

"Then you will take me to him, won't you?"

"Sure, I will, but not until I have straightened matters out. Mr. Johnson and I have got to first prove to his satisfaction that you are his daughter."

"And you will do that at once?" she cried, eagerly.

"We will do it to-morrow. These papers will furnish all the necessary facts to establish your identity. That is right, isn't it, Mr. Johnson?" said Tom.

"Correct," replied the man with the whiskers. "There's no goin' back on them."

"And then I shall see him?"

"Of course. As soon as he knows you are his daughter he will naturally want to take charge of you."

"How came you to know my father?"

"You will learn that when you see him."

"You say my father did not know he had a daughter until within a few months?"

"That is right."

"Who was it knew that I was his child and told him?"

"Mr. Johnson."

"Mr. Johnson," said Olive, "you said you saw me when I was two days old."

"Yes, miss," admitted the man with the whiskers.

"Did you know my mother?"

"Yes, miss."

"And my father?"

Johnson nodded.

"Then tell me how it is that my father was kept in ignorance of my existence for seventeen years?"

Steve looked at Tom in an embarrassed way.

"There are reasons why I can't answer that question, miss," he said.

"Will you tell me something about my mother?" asked Olive, wistfully.

"What do you want to know?"

"Everything you can tell me."

Johnson then told her how her mother was a stenographer in a Chicago office where he and her father were employed; how Carvel became infatuated with her and married her; how, after three years, her father came to New York while her mother went to Silver Creek, Colorado, where her brother was, for her health; and how the unfounded report of her husband's sudden death reaching her proved to be her death warrant.

Olive listened tearfully to his recital.

The name Carvel naturally made an impression on her, as she was employed by a broker of that name.

Suddenly a strong suspicion of the truth began to take shape in her mind.

"Tom," she said, in an excited and earnest tone, "is Mr. Frederick Carvel, the man with whom we are both employed, any relation to me?"

"He is."

"Is he—is he—my—father?"

"Yes, Olive, he is your real father."

## CHAPTER XV.

### A FORTUNE AT STAKE.

Tom was down at the usual time next morning, but Olive did not come with him, as was her custom.

When Mr. Carvel came in and was ready to dictate some letters he wanted to know where his stenographer was.

Tom told him that she wouldn't be down that day, so the broker had to send up to Miss Sharp's office for a stenographer for the time being.

That day the excitement continued around the R. & N. standard and a considerable amount of the stock came out at figures between 75 and 80, at which latter price the stock closed.

During the day Tom went to a well-known millionaire operator and told him that he held an option on 30,000 shares of R. & N. at 60.

"The option has four days yet to run. On what terms will you advance the cash necessary to gain possession of the stock? You can hold it as security for your money," said Tom.

"Who sent you here, young man?" asked the operator.

"No one. I represent my own interests, sir."

"Do you mean to tell me that a boy like you holds an option on 30,000 shares of R. & N. stock, the market price of which to-day is nearly a quarter of a million?" asked the millionaire, incredulously.

"I do."

"Where is this option you are speaking about?"

"In my pocket."

"Let me see it."

"I must decline to show it unless you are willing to enter into an agreement with me. I do not care to have it generally known where the stock is held."

"Can you prove that you are the person to whom the option was made out?"

"I can. I will accompany you or your messenger to the bank with which I made the deal and the president will identify me as the principal in the matter."



Tom spoke so confidently that the capitalist began to look at the proposition in a new light.

"Your option calls for 60, you say?"

"Yes, sir."

"That is \$1,800,000. How much deposit did you put up?"

"Fifty thousand dollars."

"The price will probably go to 80 to-day. That represents a profit on paper to you of \$600,000. You, however, stand in the light of a person who has bitten off more than he can chew. You haven't the money to put the deal through, consequently you stand a good show of losing your deposit and the big profit in sight unless you can get a moneyed man to help you out. Now, I'll tell you what I'll do for you, if the option is all right. I'll give you \$350,000 for it. That is, the amount of your deposit and half the profits in sight."

"I think that's too hard a bargain, sir," objected Tom.

"Half a loaf is better than no bread, young man. I think I am making you a very fair offer. You are in a hole. You can't turn yourself without the use of nearly two million. I have the money, and it is business for me to take every advantage of that fact."

"I think you ought to be satisfied to take the stock at 75. That will give you a clear profit of \$150,000, as the market stands," protested Tom.

"I have mentioned the only terms on which I will make the deal with you," replied the capitalist, grimly.

"I will have to decline your proposal, then," replied Tom, politely. "I think you would make a good thing out of it at 75."

"Very well, young man. Go out and see if you can make better terms. Should you fail do not come back to me, as I shall decline to do business with you. You have a fortune at stake, and the chances are, in turning down my offer, you will lose it, as well as your deposit. Good-morning."

Tom went to three other big capitalists, but could not get an interview for one reason or another.

Finally he had to give up for the day, a bit discouraged over the outlook, but none the less resolved to keep on trying to pull out to the last.

At a quarter past three o'clock, when Tom returned from the bank after depositing the day's receipts, he found Steve Johnson waiting for him in the corridor, as per arrangement.

They entered the office together.

After turning in the bank-book to the cashier, Tom went into the private office, where he found Mr. Carvel preparing to go home.

"Mr. Carvel," the young messenger said, "Steve Johnson is waiting to see you."

The broker turned pale.

"I cannot see him," he said, hastily.

"I think you can," replied Tom. "I request the interview myself, and expect to be present, as I am interested in the outcome."

"You, Tom?" exclaimed the trader.

"Yes. Steve Johnson is powerless to make any demands on you without my help."

"In Heaven's name, Tom, what hold have you over him?"

"The forged check and confession of James Duggleby, implicating you in the plot to ruin Johnson are in my possession," replied the boy, calmly.

"How did you get hold of them?" asked the broker, in surprised trepidation.

"They came into my possession at the time I saved Johnson's life at the fire."

"That was some months ago, and you never told me."

"No, sir. I had a reason for it."

"Is it your purpose to make use of them against me, after all?" asked Mr. Carvel, bitterly.

"That depends."

"Ah! Then you have a price, after all. You promised me——"

"I told you that day in the cab that I regarded your interests as of the first importance as long as my conscience——"

"Your conscience!" replied the broker, with a sneer.

"Yes, sir," continued the boy, calmly, "as long as my conscience told me to stand by them. But I added, if you remember, that if the time should ever come when, in the interests of an innocent and wronged person——"

"What do you mean by an innocent and wronged person?" cried Mr. Carvel, impatiently.

"I mean your daughter—Olive Carvel."

"I have no——"

"Yes, you have. Your daughter by your first wife, Edith, is alive, as Steve Johnson asserted."

"I don't believe any such rot," replied the broker, angrily.

"Excuse me, Mr. Carvel. I can prove the fact and produce the girl, who is now seventeen years old."

The broker glared at him.

"Where is your proof?"

Tom stepped to the door and opened it.

"Walk in, Mr. Johnson," he said, and the man with the whiskers entered the room. "Mr. Carvel wishes to see the proof of his daughter's existence. Show him the documents in the case."

"All right, son. Here they are," and Steve produced the papers he had brought from the West.

"Sit down, Mr. Carvel, please," said Tom, suavely. "This is a matter of great importance. Look those papers over carefully and convince yourself that what is there shown is an undoubted fact."

The broker, much against his will, did so.

When he had finished his inspection he had no doubt about the matter.

"Now, Mr. Carvel, I know where your daughter is," said Tom.

"Where is she?" asked the man, with white face.

"At my mother's house."

"At your——"

"Yes, sir. Now, let me say that you have seen and talked to your daughter a hundred times within the last two months."

"I have? Explain yourself."

"Your daughter, Olive Carvel, is none other than your stenographer, Olive King."

"Impossible!" the broker gasped.

"Mr. Johnson," said Tom, turning to the man with the whiskers, "tell Mr. Carvel the story of your trip West."



Steve Johnson did so.

The broker heard him through and then threw up the sponge.

"I am in the power of both of you," he said, bitterly. "What is the price I have to pay for silence?"

"There is only one price and that is—acknowledge your daughter. Take her to your heart and home, and treat her as she is entitled to be treated."

"I dare not. My wife——"

"Face it out like a man, Mr. Carvel. Tell her the truth."

"Confess that I committed bigamy, though unconsciously! My Heavens! I cannot do it!"

"You did not commit bigamy, sir. Steve Johnson did not tell you the exact truth. Your first wife died one day before you married the present Mrs. Carvel."

"Is that the truth?"

"It is, and those papers prove it."

"Then I yield. I will acknowledge my daughter and face the music," said the broker; "but those papers—the confession of James Duggleby and the forged check—what about them?"

"They shall never be used against you, sir, for I hold them. But for all that, Steve Johnson is entitled to justice. You are rich. Pay him an annuity, and he will leave this country and never return."

"I agree to that."

"Then our business is settled. Fix matters with your wife to-night and to-morrow morning I will bring your daughter to your home. Is that satisfactory?"

"It is," replied Mr. Carvel.

Tom and Steve Johnson then withdrew.

Whatever effect the broker's confession had on his wife, certain it is she acted like a true woman and welcomed her step-daughter in a loving manner, and from that moment Frederick Carvel felt like a new man.

That afternoon Tom had another interview with him, which was almost a greater surprise than the previous one.

Tom told him the story of his various stock deals, and finally explained the predicament he was now in about the 30,000 shares of R. & N.

Mr. Carvel agreed to take the matter in hand and help him out.

He sent for five other brokers, and after putting the situation before them, each one, with Mr. Carvel, agreed to take 5,000 shares of R. & N. at 75, which was Tom's price.

Five checks for \$375,000 each were handed to the broker.

Next morning Mr. Carvel collected the checks himself, deposited the money in his own bank and drew a check for

\$1,750,000, payable to the order of Drexel & Co., Philadelphia, had it certified, and handed it to Tom.

The young messenger immediately took a train for the Quaker City and returned that afternoon with the stock, which he distributed among those entitled to it.

Mr. Carvel then handed him his check for \$500,000, which gave him a profit of \$450,000 on the transaction, and made him worth \$592,000.

On the first of the ensuing year the broker took Tom into the firm as his acting partner and Stock Exchange representative, and the boy put up \$250,000 cash, making the working capital of the firm half a million.

Tom became a steady caller at the Carvel home, and Mr. and Mrs. Carvel easily understood that Olive was the loadstone that attracted him.

In due time the young people became engaged, with the approval of the broker and his wife.

Olive, after a course at a select school in this city, was sent to Vassar College.

There she put in the usual four years and graduated a very accomplished young lady.

Two weeks after her graduation she and Tom were married, and went away on a three months wedding trip.

To-day Tom is at the head of the firm of Carvel & Co., Stock Brokers, his father-in-law having retired from business.

He is currently reported to be worth more than a million.

Though he engineered many a successful deal since he entered his firm, none of them required more nerve than the one when, as a messenger boy, he had A Fortune at Stake

THE END.

Read "HIS LAST NICKEL; OR, WHAT IT DID FOR JACK RAND," which will be the next number (129) of "Fame and Fortune Weekly."

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# Fame and Fortune Weekly

NEW YORK, MARCH 13, 1908.

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## GOOD STORIES.

It is learned from reports made to the State Game Commissioner by Illinois farmers who this spring received consignments of pheasants that these eggs showed a 55 percentage of hatch. The great trouble found in distributing the eggs was rough handling by the express companies. The majority of farmers reporting hatches state that the birds are doing well and are now more than half grown. If some means can be devised whereby the express companies will give greater care and attention to the eggs, this method of restocking the State will be a great success. Next season it is proposed to have the deputies from the various counties of Illinois call at the office of the Game Department in Springfield and take the eggs home with them and distribute them from their own offices.

In the last fiscal year we sold to Japan merchandise of our own production to the value of \$38,465,000. Our sales in China, including Hongkong, amount to more than \$50,000,000. The Japanese trade reports show that for the calendar year of 1905 the American producers sold in that empire goods to the value of \$52,000,000, a statistical statement justified by the fact that during the war we sold more in Japan than after the conclusion of peace. During the same calendar year the sales of Japanese commodities in the United States had a value of \$47,000,000, our trade being, in this respect, larger than that which Japan has with any other country, with the exception of China. The chief products sent to the United States were tea, camphor, silk fabrics, matting, earthenware and raw silk, the last-named constituting in value more than half of the entire exports.

Professor Huxley was once surprised by being asked to preside at a meeting of the Anti-Tobacco League. He accepted the invitation, and was heartily greeted by the large audience. In his speech he told an anecdote of a visit he paid to another scientist to discuss a recent discovery, and they agreed on all subjects except one. "My friend," continued Huxley, "was a great smoker, while I hated tobacco in any form. (Great applause.) On one occasion, when nearly suffocated by my friend's cigar smoke, I expostulated with him, but he pushed the cigars toward me, saying: 'Take one yourself, old man; it's the best remedy.' Reluctantly I took one and smoked it. And since that time, ladies and gentlemen, nothing on earth would induce me—(frantic applause)—to forego my after-dinner smoke." The learned gentleman was never again asked to preside at a similar gathering.

Consul Albert Halstead reports that an automatic chain-making machine has been perfected by one of the directors of an English concern that has factories in Bradford and Birmingham. He thus describes it: "The idea is said to have

originated in Canada, and for smaller sizes, as reaping and binding machines, was something of a success. It appears that for heavier chains and larger sizes the machine had to be reconstructed and remodeled. This is what has been done here: It draws in a steel bar at one end and the bar issues at the other end in the form of a steel link chain completely assembled. In the process of manufacturing the chain by this machine none of the metal is lost, the weight of the chain upon completion being exactly that of the metal before manufacture. The machine is so contrived that the metal bar is pierced and the parts thus formed compose a flat link. Each perfected link comprises a joint consisting of a raised projection or lip at one end, having a convex outer surface of about a quarter of a circle, while at the other end the centre portion is carried over to form about four-fifths of the circle, hitching over the lip end of the next link, an open space permitting detachment sidewise. I have a sample of a chain, the length of each link of which is 3 inches and the width  $2\frac{1}{2}$  inches on the outside and 1 5-16 inches on the inside, that is said to have a breaking strain of 3,400 pounds, corresponding to a malleable link with a breaking strain of 1,600 pounds, and also a sample link  $1\frac{3}{4}$  inches by 1 5-16 inches on the inside that is said to have a breaking strain of 1,100 pounds, corresponding to a malleable link with a breaking strain of 540 pounds."

## RIB TICKLERS.

"There's one great trouble about this unparalleled prosperity." "What's that?" "Keeps everybody broke living up to it."

"You'd better take out some life insurance." "Go on. I'm so healthy I won't die for sixty years yet." "But if you get a policy you'll probably work yourself to death paying premiums."

"We want a man for our inquiry office," said the manager, "but he must be able to answer all sorts of questions and not get irritated." "That's all right, sir," replied the applicant. "I'm the father of eight children."

"Heard about Archie?" "No." "Poor beggar! He's in an awful hole. He had arranged to leave for the holidays to-day, and now he can't go. His stupid laundress sent all his pajamas home with the crease down the wrong way." "Good gracious!"

Subbubs—Who's the fellow Backlotz brought out with him last evening? Naybor—That's a fellow he's trying to sell his house to. Subbubs—Silly chump! How on earth can he expect to sell the house to the fellow if he lets him see it beforehand?

No women have done more for humanity and for the individual than the old-maid reformer and the old-maid aunt. There is none to whom we owe a deeper debt of gratitude, and none whom we could not better spare, says a writer in the Cosmopolitan. For be assured of this: God sends old maids into the world to do the work that the rest of us leave undone.

Commenting to a friend the other day on the number of embezzlements that have been perpetrated by bank employees the last year, Richard Delafield, president of the National Park Bank, remarked with a wearied look: "In hiring a bank clerk these days it is a vital mistake to judge a man by his appearance. He may look as innocent as a babe in the cradle, have hang-up references, and may not drink, smoke, or swear. But all these count for naught. The only way you can tell his true character to a dead certainty is when he appropriates a big wad of the bank's money and disappears."



## A NIGHT AMONG RATTLESNAKES

By Col. Ralph Fenton.

"I've heard a good many yarns about snakes," said the old hunter after he had smoked a pipe, "but I can relate some experiences to make your hair stand up. As a woodsman I didn't mind meeting with a rattler now and then, and I've got up in the morning to shake 'em off my blankets, but there was one time when I was really broken up.

"It was on the Upper Pecos River, New Mexico, before the war. I was in the mountains to the north of where Fort Sumner now stands. There was a sort of trading-post there then, and about a company of soldiers was stationed there.

"When you come to talk about rattlesnakes you want to go to New Mexico to find the biggest, sassiest, and hardest biter of the lot. He is always ready for a row, and it's immaterial to him whether he rattles before he strikes or waits ten minutes afterward. Some rattlers will crawl away from you sooner than have a row, but these New Mexico fellers won't budge until they are whipped.

"I was sort of prospecting and hunting together, and it was midsummer. I had toggled up a sort of shanty to keep the weather out, and was getting along as well as could be expected, when I began to notice an increase in the number of rattlers.

"I'd come across one every hour or two, instead of one in two days, and I had several narrow escapes from being bitten. It struck me that they were also unusually sassy, but I went on with my work and didn't get too much upset. I had made my shanty against a sort of cave in the side of a rocky hill, and the fire by which I cooked my fodder and warmed myself was at the door—a leetle inside of it, perhaps.

"On the evening of which I am speaking in particular, the weather changed cold, and I built an unusually hot fire to keep the chills off. My bed was crossways of the shanty, and nearer the fire than the back end. When I lay down it was with my face to the fire, and I had a heavy Indian blanket covering me from toes to ears.

"I went to sleep directly, and I reckon I should have put in the whole night without a break if something hadn't wriggled over me and woke me up.

"I didn't fling off the blankets and rouse up because I had banished sleep. Your old woodsman learns better than that the first year of his experience. I lay there, wondering what had aroused me, and feeling some anxiety for fear a bear had scented me out, when there was another wriggle, and then I got a pointer.

"A hiss or two warned me of the nature of my visitors, and as soon as my eyes got a bit used to the semi-darkness I got a shock that took my breath away. The fire had burned down to a bed of coals, but between me and it I could make out a dozen wriggling objects, and I knew they were snakes. They had crept out of the rocks behind me, attracted by the light and warmth, and every one must have run over my body.

"The space was getting crowded, and the presence of the last-comers was apparently objected to. About the time I got it through my head what was going on, a brand fell down and made a little blaze, and by this increased light I counted eleven old rattlers between me and the fire.

"A few were coiled up and apparently taking solid comfort, but others were running about in a frisky way, and now and then coiling around each other.

"As I told you, I was covered clean up, except my head, and I'd have covered that up mighty quick if I had dared to move as much as a finger. There was only one way to get out of the shanty, and, so long as the snakes held that, I must remain quiet.

"I shut my eyes and tried to keep my mind on something else, but in less than five minutes I was sweating like a trotting horse, and it required all my nerve to keep from springing up. I could stand the situation better with my eyes open, and pretty soon I was considerably encouraged by

seeing most of the snakes curl up close to the fire and go to sleep.

"There were two big fellows, however, who seemed determined to have it out, and when they got the floor to themselves they went at it to kill. In their struggle they twice brushed my face, and twice one of them chased the other over my body.

"One of them was finally crowded into the fire, and he threw up the sponge and ran out doors. The victor curled himself up, and for the next two hours not a snake moved. I might, perhaps, have rolled myself to the back end of the shanty, but that would not have bettered the situation.

"When the snakes moved it would be toward their quarters in the rocks, and if I stood in their way it would be all-day with me. I could see the starlit sky over the smouldering fire, and you can guess how anxiously I watched for the coming of day.

"It was fully two hours before daylight came. The fire had by this time died almost out, and the snakes had begun to grow uneasy. One after another uncoiled himself and crept lazily about, but not one made the least move to retreat over my body or go out by the front way.

"I was now suffering a thousand torments from having lain so long in one position, but I dared not move even a finger. The sweat trickled into my eyes and I hardly dared to wink. It had been daylight three-quarters of an hour when I felt that I had got to make a move, even if it was into the jaws of death. My only show was to roll over toward the back of the shanty and make a grab for my gun.

"If there were any snakes curled up back of me I was a goner. If those in front were not frightened by the discharge of the gun I would surely get bitten. I had just drawn a full breath, to make ready for the move, when every snake suddenly slipped out by the front way and whisked out of sight. You can guess I wasn't long getting hold of my gun, and as soon as I could get the numbness out of my legs I advanced to rekindle the fire.

"Then I saw the snakes congregated around and darting their fangs into a big toad thirty or forty feet away. It was his hopping by the doorway which drew them out. I got the fire blazing, and then went at the serpents with rocks and clubs, and had the satisfaction of killing four or five of them.

"When the others had escaped me, I returned to the shanty to hang out my blankets and cook breakfast. I pulled the steaming blankets to the door to give them a shake, and out dropped a rattler, with a body almost as large as my arm, which made a pass at me and disappeared under a ledge before I was ready to act."

### ASPINWALL

A traveler at Aspinwall writes as follows:

When the Pacific Mail steamer drew up alongside the pier. I was leaning over the rail looking at the longshoremen gathered there to unload the ship. The ship's crew made the ship fast, and then, when all was ready for sending the baggage ashore, I made this sketch of what I could see on the pier directly before me.

A little further along the pier were three of them with umbrellas over their heads to keep the sun off. One of them smoked a pipe and the rest smoked cigarettes. As fast as each one finished his smoke he sauntered down the pier to a stack of trucks and eyed it leisurely. If the one he was accustomed to was on the outside of the stack he took it away deliberately; if not, he lighted another cigarette and waited until the others had cleared away the trucks that were outside of his. To the stranger this was a novel proceeding; to the officers of the ship it was a subject not noticeable because it couldn't be helped. A piece of iron trestle happened to lie on the main deck of the steamer, where it was in the way of the baggage, and the ship's mate ordered it removed. All hands dropped the trucks, while fifty of the darkies caught hold of the trestle. Then one perched himself on a spile close beside the gangplank and began to sing.



The refrain was a mixture of a sailor's shantiga and a native song, but at the end of each two lines there was a chorus. When they came to the chorus, they all sang together, and gave the iron a yank for the first word of each line, moving it about a foot for each yank. Ten good New York 'longshoremen would have carried the trestle ashore in three minutes. These men required half an hour.

With the trestle out of the way they resumed their trucks, and started for the gangplank. Somehow one of them walked clear up the plank to the steamer's side before the rest got started. He was just going to allow a sailor to put a trunk on the truck, when the singer, who was also a foreman, yelled "Whoa!" It was dinner time. The darky with the truck had business ashore, and he hastened to reach the pier.

For this sort of labor, amounting, perhaps, to two hours of actual toil of this sort in a day, the 'longshoremen of Aspinwall get \$1.75 per day. Since white men die as fast as imported, only colored men can be used, and that is how these 'longshoremen are able to do as they please.

Although landing at Aspinwall has some drawbacks, I found the landing at some of the Pacific ports somewhat less agreeable. A boat davit, a swinging chair, and a boat to do duty in place of the pier. It was with such aid that I landed at San Corinto. I sat down in the chair as the vessel came on a level floor and the sailors hauled the tackle taut. Then as the ship rolled toward the shore they swayed aloft, and out I went, pendulum fashion. It was an even bet whether I would drop in the water among the sharks or get dashed against the ship as she rolled back, but the quartermaster in charge of the rope was accustomed to his work, and by letting go of everything let me down on the run so that the chair landed fair on the thwart of the waiting boat. I had two friends with me, and each reached the boat safely as I had done.

By and by we landed. There were two Custom House officers waiting for us. One of my friends had a portable photographic outfit with him. The boss customs officer spoke to him in Spanish, which he did not understand. We all bowed politely. It wouldn't do. The customs officer pointed his bayonet at my friend's stomach, and held out his left hand for the apparatus. We understood that, and the thing was delivered. After a long explanation, by which we persuaded the officer that it was not dangerous, we got it back.

Then we went to the hotel and ordered dinner. I observed that the house had no chimney. It was a swell affair. The upright was built of lumber, only the kitchen being made of cane. The roof was a thatch of grass. We sat outside for a time while the meal was cooking, but learning that we would have to wait awhile, we strolled off to the market to pass the time. No newspaper picture can do full justice to the rounded forms and comely features of the younger market women in general in this country. In the markets here, as in the candy stores and behind cashiers' desks at home, the prettier girls are employed, but stroll down the street at any time, and the presence of the stranger will attract all the inmates of the houses to the front.

The women are of a copper color, but their complexion is clear when they are young. As they grow old it becomes yellow, and not pleasant to look at, the lives which they live not tending to preserve beauty. They have the most beautiful dark, liquid eyes found anywhere, and long, straight black hair. Their dress invariably consists of a snow-white linen waist, cut low in the neck and without sleeves, with a skirt of some dark, light-weight stuff. Occasionally this dress is set off with a bright-colored scarf of some sort that contrasts well with their complexion. They are very particular about the cleanness of their dresses. Low shoes and dark silk stockings are worn, particularly at fetes, but the women are commonly barefooted.

The market is stocked chiefly with fruits, and of these the banana and plantain are the most abundant. The natives use the plantain, which is really the fruit usually sold in New York as the banana, as we use sweet potatoes. They fry it, bake it, roast it, and make puddings of it, but seldom eat it

raw. The ship's cook made a pie of plantains one day, and I found it equal to the best pumpkin pie.

After we had seen the sights of the market we got back to the hotel just in time to meet a Chinese man of all work about the hotel. He could have invited us to step inside and sit down to dinner, but that would have been contrary to his notions of what propriety demanded in such a case. He had been trained on board a passenger ship, where a gong was used to call the passengers to their meals. He had improvised a gong out of the tin cover of a bread can, and was beating it vigorously but gravely as we arrived. The dinner was served from a mat on the ground, and consisted chiefly of sweet potatoes, plantains, and boiled chicken, with fruits of various sorts, including delicious oranges for dessert. Last of all the Chinaman served some black coffee, that was the one thing then needed to make the meal exceedingly satisfactory and comforting. The price was twenty-five cents in American silver. The Chinaman was wonderfully delighted with a tip of a ten-cent piece. However, prices are higher in native currency. I bought a pair of leather trousers at a native store. The price was \$8, native money, but two American silver dollars paid the bill. Probably as good and serviceable trousers as these could not be had in New York. I have seen them sold in the West at \$10 a pair for hunters and cowboys.

One peculiarity of this country is that a mule is employed to carry the water to the beach, where it is sent off to a ship that is in need of it, and, in addition, the mule must carry its driver, while men carry the coffee in huge sacks, such as one may see on the piers at the Brooklyn stores, on their backs. The sack of coffee weighs about as much as the mule load of water, and half the weight of the driver thrown in. Of course the mule could carry two sacks of coffee easily, but he does not have to do so. It is not the style; that seems to be the only reason for keeping the burden off the mule. When the men work at carrying coffee to market they make drudges of themselves, but on other occasions they do not work very hard or very long. The water carrier we met got his mule in the way of our carriage, or our driver got in the way of the mule, and the mule was upset by the collision. Although it was no fault of ours, the mule driver picked himself up, and waving his club threateningly, advanced on us, jabbering at a rate and with looks that seemed particularly ugly.

It was a question with us whether to use a pistol or run to save ourselves from a beating, when our driver came to the rescue by telling us that the collision had ruined the water carrier, and that nothing short of twenty-five cents' American silver could retrieve the broken fortune. That coin produced, the water carrier went away with many expressions which we could not understand, except by the deprecatory waving of his hands and the bowing of his head.

At the beach the coffee and whatever else is taken off to the ship in big boats rowed by a dozen or more men. Some of these boats are dug-outs, made of a single tree trunk. Others are boats obtained from passing ships. There are no wharves or piers along the south coast, and none are likely to be constructed, for, although there are a number of good harbors, the people lack both money and enterprise and the Government is not stable enough to invite foreign capital.

In St. Petersburg an Association for the Promotion of Home-made Articles is in course of organization. It is projected to establish trade schools and workshops in all the principal industrial districts of Russia, in order to instruct the workers. Technical improvements are to be introduced and artists and technical experts will be employed to furnish designs and to superintend the labors. Artists and artisans will also be sent to foreign countries for the purpose of studying the markets and artistic proclivities existing there, so as to gather useful information in adapting the productions of the Russian home industries to foreign taste. Agencies are to be established in foreign countries for the sale of these products. The association furthermore intends to organize the trade in home-made articles in a uniform manner and to supply raw materials to the workers.



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